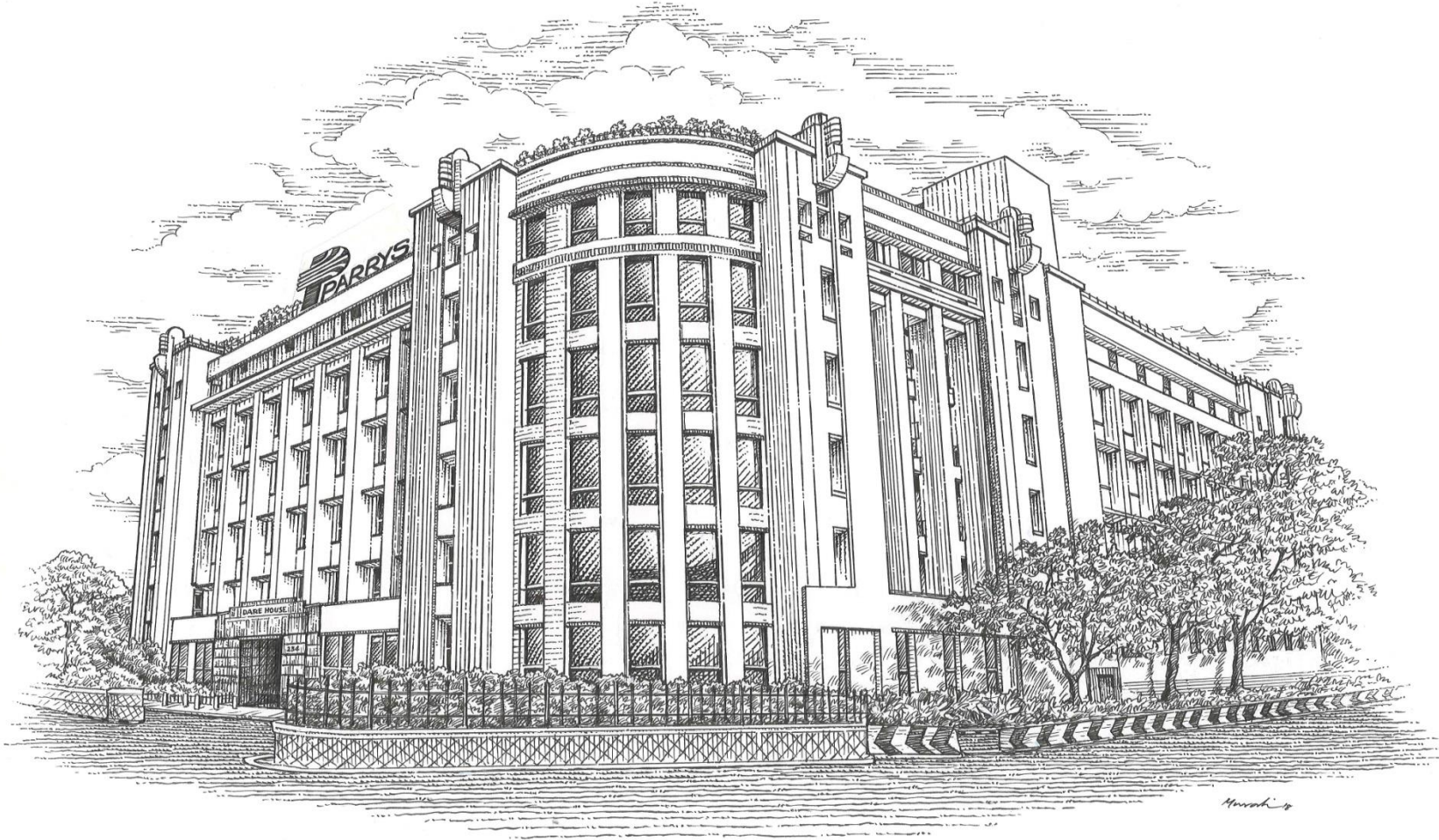




murugappa



**A legacy of
excellence
A future of
opportunities**

Murugappa Group

Disclaimer

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Section
01



Group Overview

Murugappa Group in a Nutshell

120

Years

38,105

(Financial Year 2019-20)

Consolidated
Turnover (Rs. Crs.)

(USD 5.3 Bn)

66,310

(As of 31st July 2020)

Group Market
Cap. (Rs. Crs.)

(USD 9.1 Bn)

3

Sectors

Businesses

28

Listed Companies

9

19

Countries

Manufacturing
Locations
(incl. overseas)

90+

Work-force (Nos.)

51,000

Group Companies



Agriculture

Listed



Engineering

Listed



Financial Services

Listed



Unlisted



Diversified

Listed



Unlisted

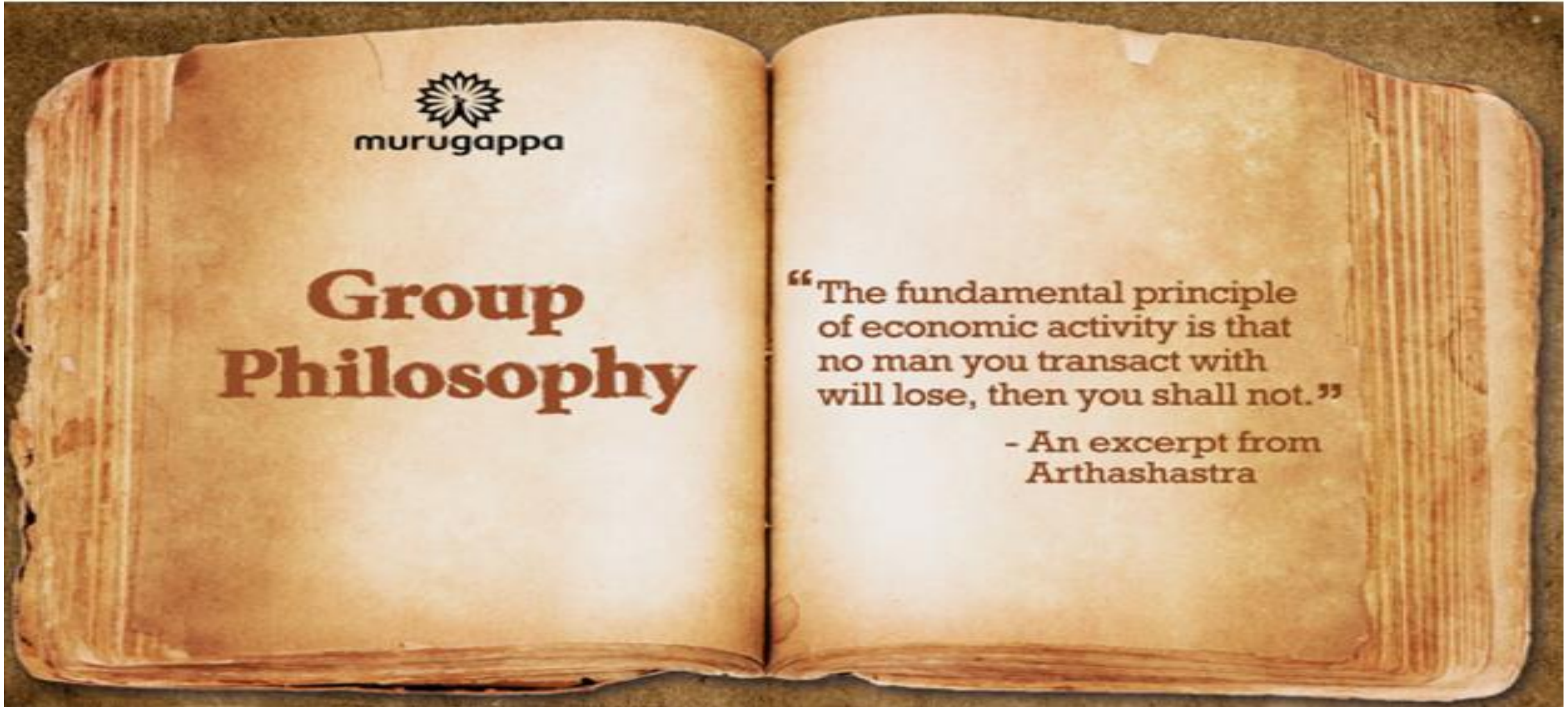


Other Group Companies & JVs



Volzhsky Abrasive Works





Genesis And Early Years Of Growth



1900 -
1915

A. M. Murugappa Chettiar lays the foundation of the Group by establishing a money-lending and banking business with Ramanathan Chettiar under the name A.M.M. Rm. Firm.

1915 -
1934

The Company diversifies into textiles, rubber plantation, insurance and stock broking. Expands businesses to Malaya, Vietnam and Ceylon.

1935 -
1949

Just before the Japanese invasion of Burma in World War II, the Company strategically moves its assets back to India. Invests in steel furniture and emery paper.

1950 -
1980

New companies TI of India and CUMI are established. Company enters the Financial Services sector with Cholamandalam Investment & Finance Co.

Decades Of Growth



**1981 -
1990**

New acquisitions take place demonstrating that Company's capability to turn around businesses. Existing Companies and new acquisitions are consolidated and the Murugappa Group is formed.

**1991-
2000**

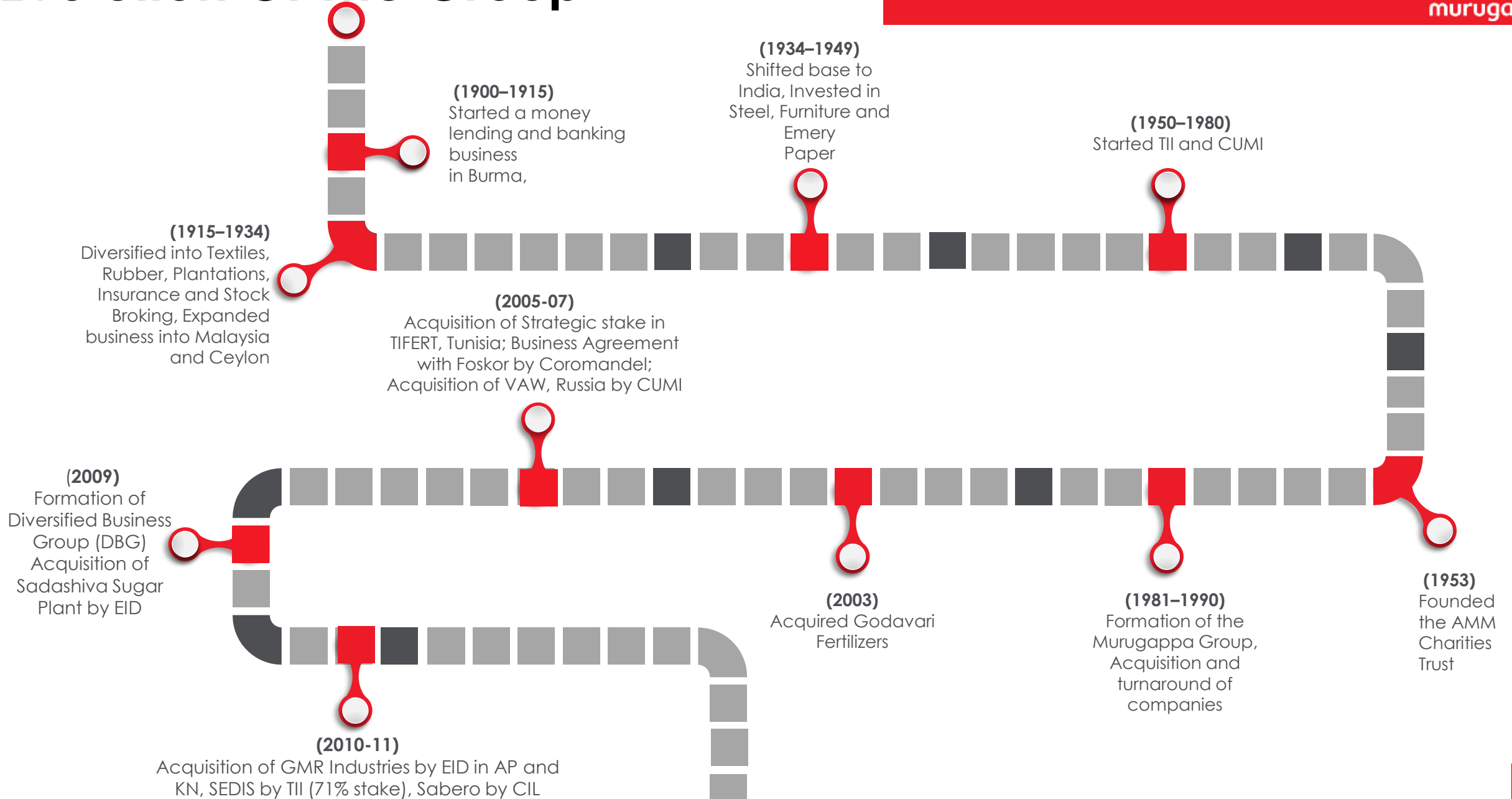
The Group is restructured where core businesses are streamlined and portfolios are realigned. It takes on an aggressive growth path while driving into the domestic market.

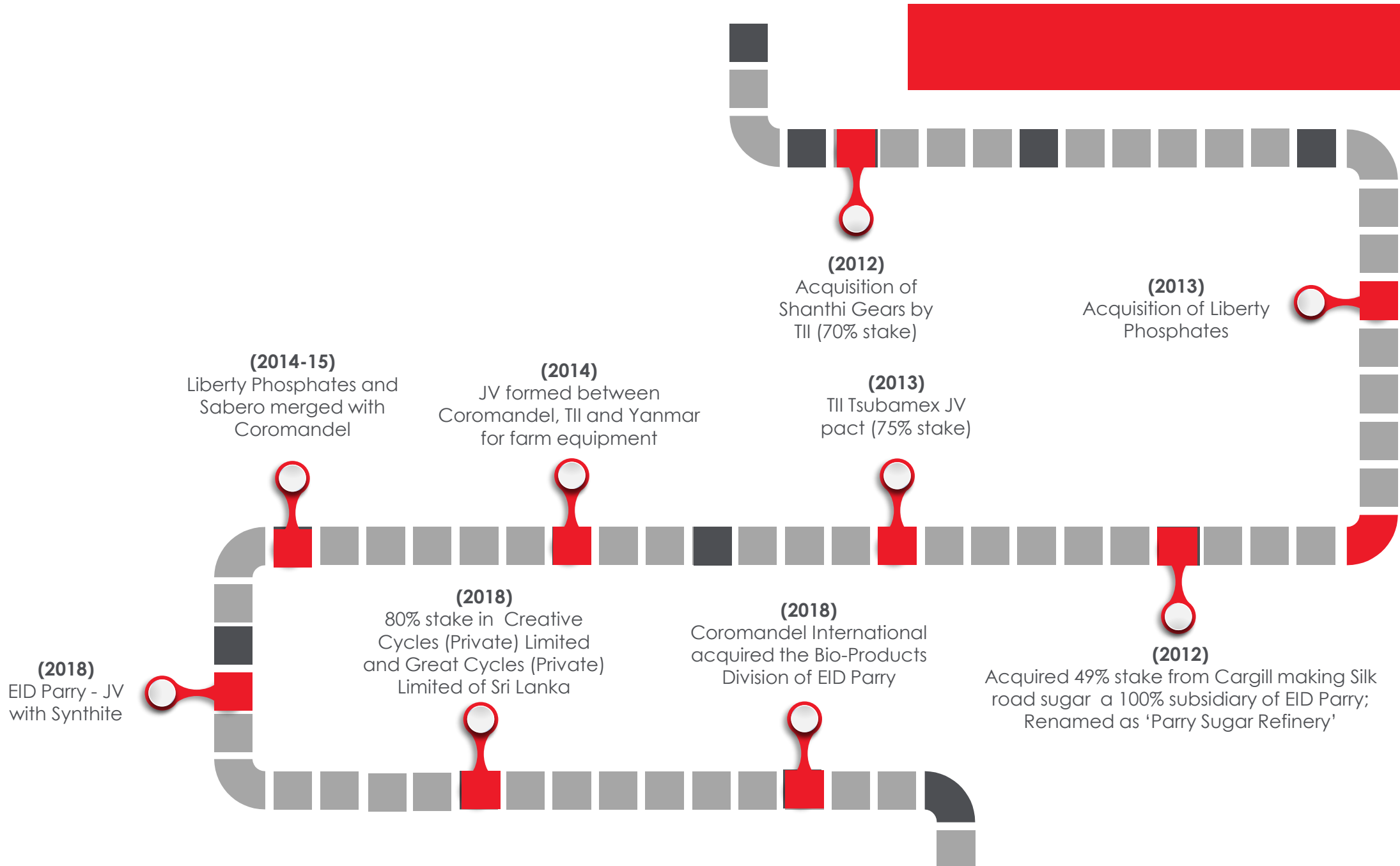
**2000
ONWARDS**

The Group continues to increase its global presence through joint – ventures with leading international firms. Its domestic capacity is on the rise through new product launches, newer acquisitions and Green – field projects.

The future holds the promise of significant opportunities, challenges, achievements and growth. And the Murugappa Group is poised to embrace it all with the zeal and positive energy that has come to be synonymous with the Group.

Evolution Of The Group





SBUs & Products



Agriculture



Fertilizers



Sugar



Crop Protection
Chemicals



Ethanol



Bio Pesticides



Co-generated
Power



Specialty
Nutrients



Nutraceuticals



Organic
Manure



Sugar Refinery



Agri Retail



Engineering



Precision Tubes
& Steel Strips



Bicycles



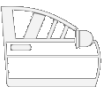
Automotive &
Industrial Chains



Auto Components



Railway Segments



Door Frame &
Fine Blanking



Industrial Gears



Abrasives



Electro Minerals



Industrial Ceramics



Refractories



Power Generation



IT Services



Financial Services



Vehicle
Finance



Home Equity



Home Loan



SME Loans



Wealth
Management



General
Insurance



Risk
Management
Services



Diversified



Tea



Rubber



Home Furnishing



Textiles



Nets & Packaging
Products



Travel Services

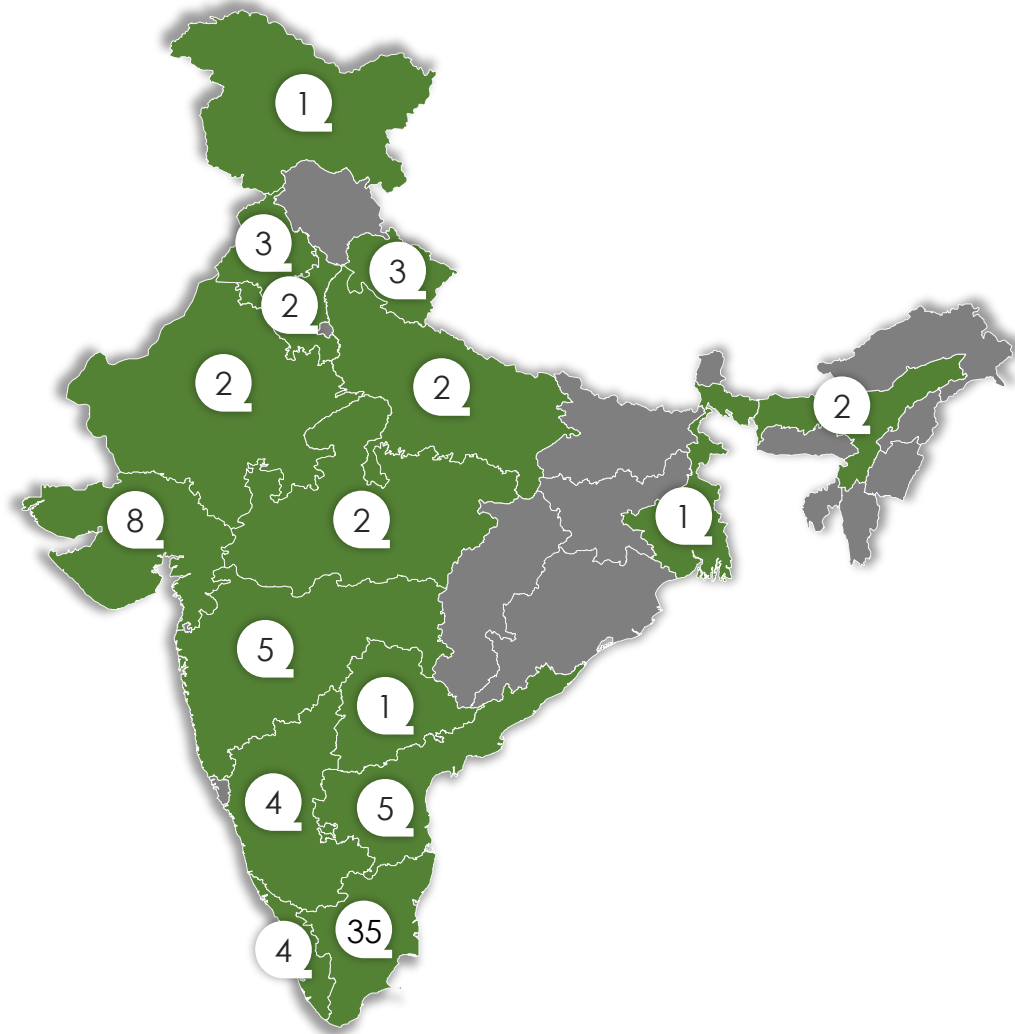


Construction



Water Treatment

Manufacturing Locations



State	No. of Plants	Companies (No. of Units)		
Tamil Nadu	35	EID (4)	CUMI (7)	TII (7)
		Parry Agro (7)	Coromandel (4)	MMTCL (1)
		SGL (1)	New Ambadi (1)	
Gujarat	8	Coromandel (4)	CUMI (1)	TII (1)
		MMTCL (1)	PEIL (1)	
Andhra Pradesh	5	Coromandel (3)	EID (1)	PSRIL (1)
Telengana	1	TII (1)		
Maharashtra	5	EID (1)	TII (2)	Coromandel (1)
Karnataka	4	EID (3)	Coromandel (1)	Ambadi (1)
Kerala	4	CUMI (3)	Ambadi (1)	
Uttarakhand	3	TII (2)	CUMI (1)	
Punjab	3	TII (3)		
Assam	2	Parry Agro (2)		
Rajasthan	2	Coromandel (2)		
Uttar Pradesh	2	Coromandel (1)	Ambadi (1)	
Haryana	2	TII (1)	Ambadi (1)	
Madhya Pradesh	2	Coromandel (1)	CUMI (1)	
West Bengal	1	CUMI (1)		
Jammu	1	Coromandel (1)		

80 manufacturing locations across 16 states in India

Overseas Manufacturing Presence



11 manufacturing locations

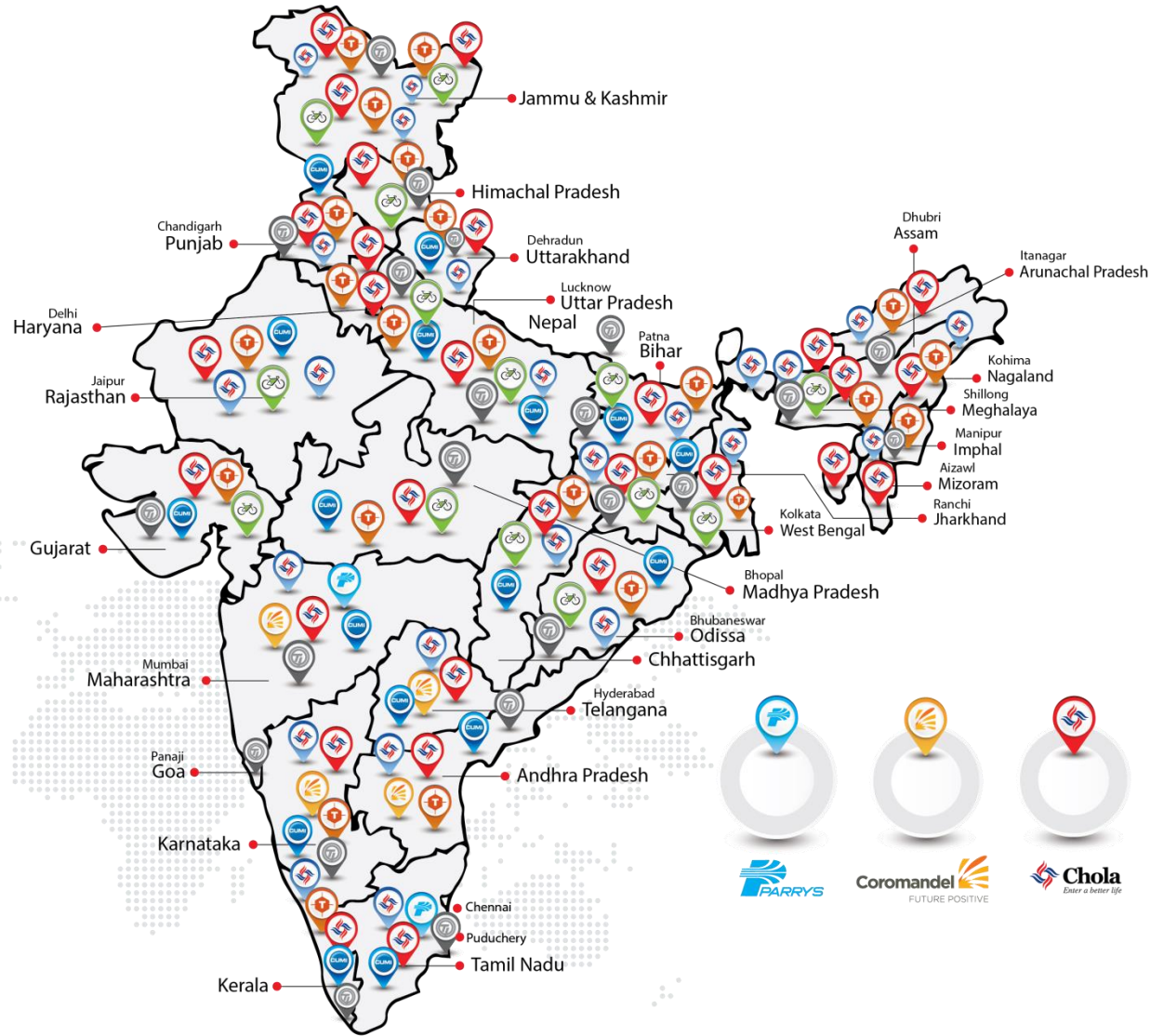
* Manufacturing location of Associate Company

Overseas Marketing Presence



17 marketing/ distribution bases

Customer Points of Engagement



Setting Standards In Our Fields

Global



Metallised Cylinders – Technical Ceramics

Market Share

Russia



Silicon Carbide Electro Minerals

Production Capacity

Pan India



**Cold Drawn
Welded Steel
Tubes**

Market Share



Abrasives

Market Share



**Electro
Minerals**

Market Share



**Transmission
Chains**

Market Share



Bicycles

Market Share

Regional



**Phosphatic
Fertilisers**

Market Share

AP & Telengana



Sugar

Retail Market Share

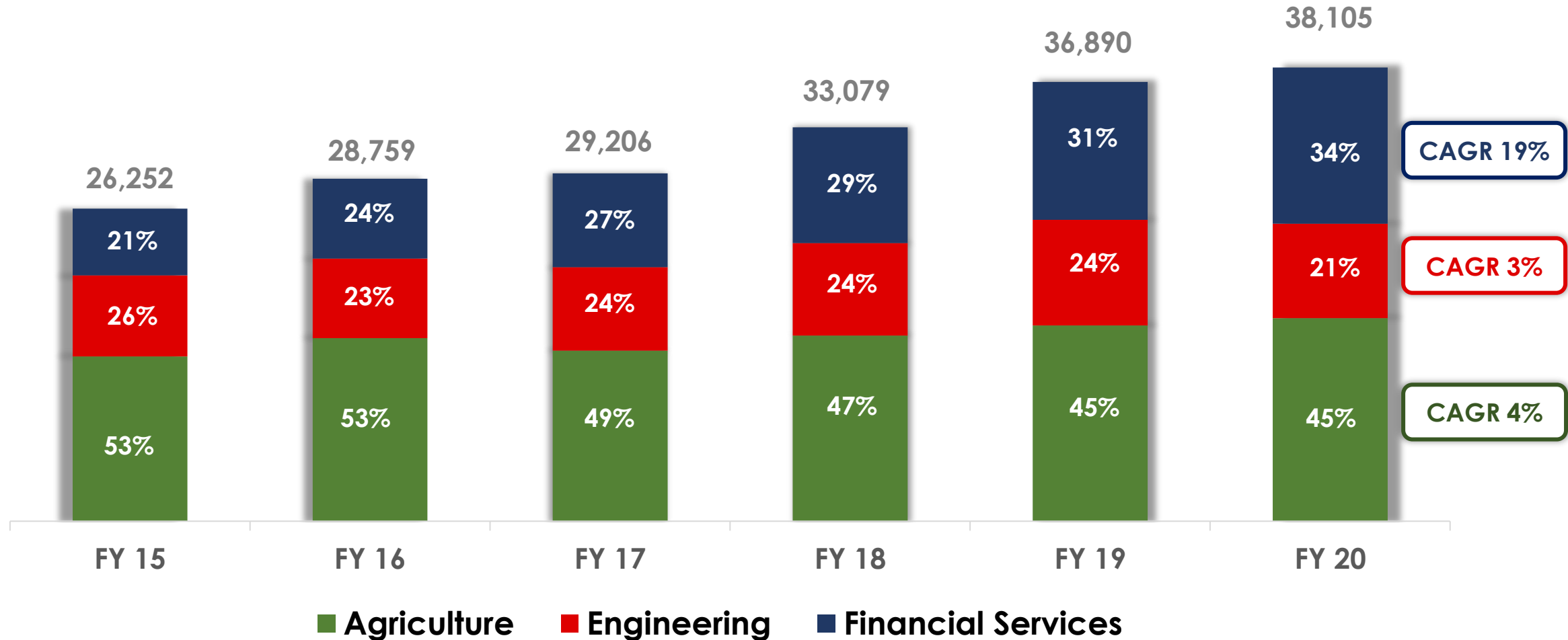
TN, KN, AP

Net Sales – Murugappa Group



Rs. Crores

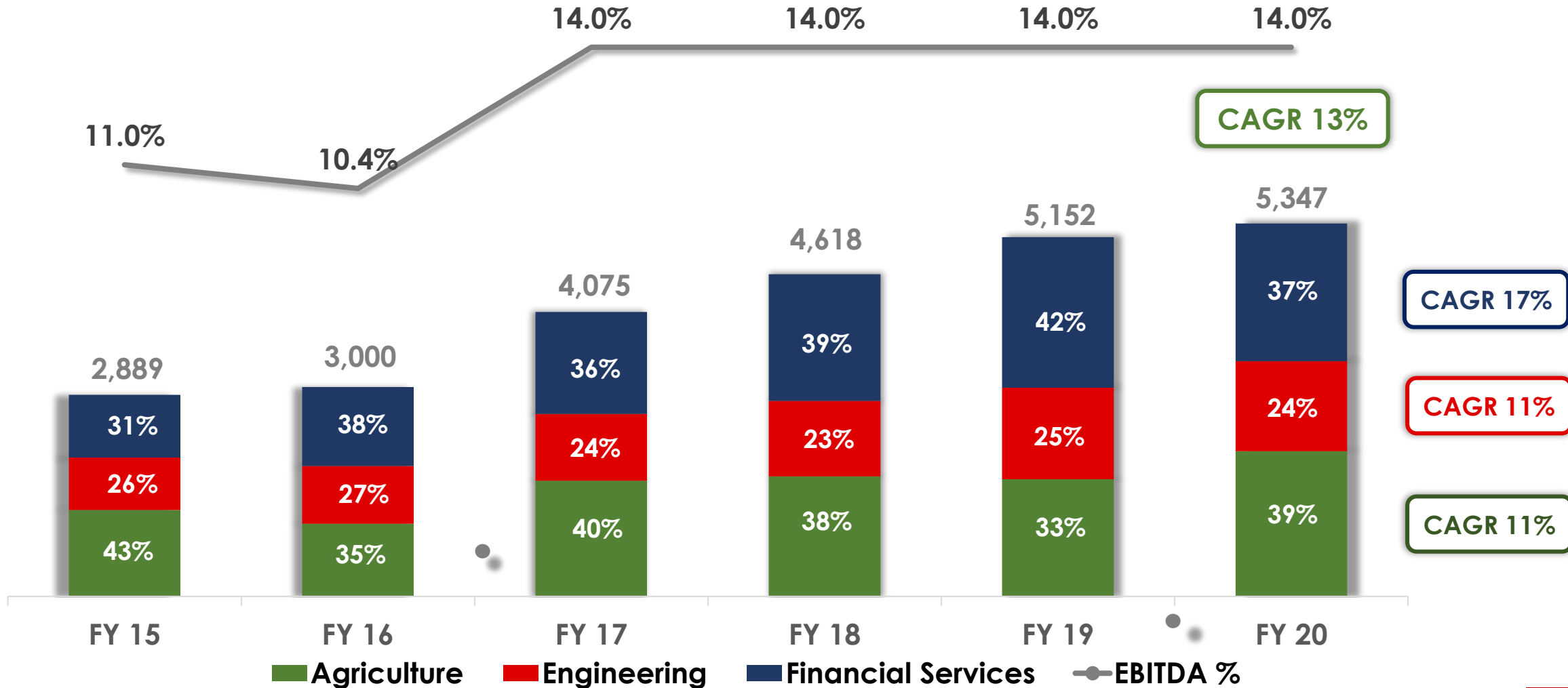
CAGR 8%



EBITDA – Murugappa Group



Rs. Crores

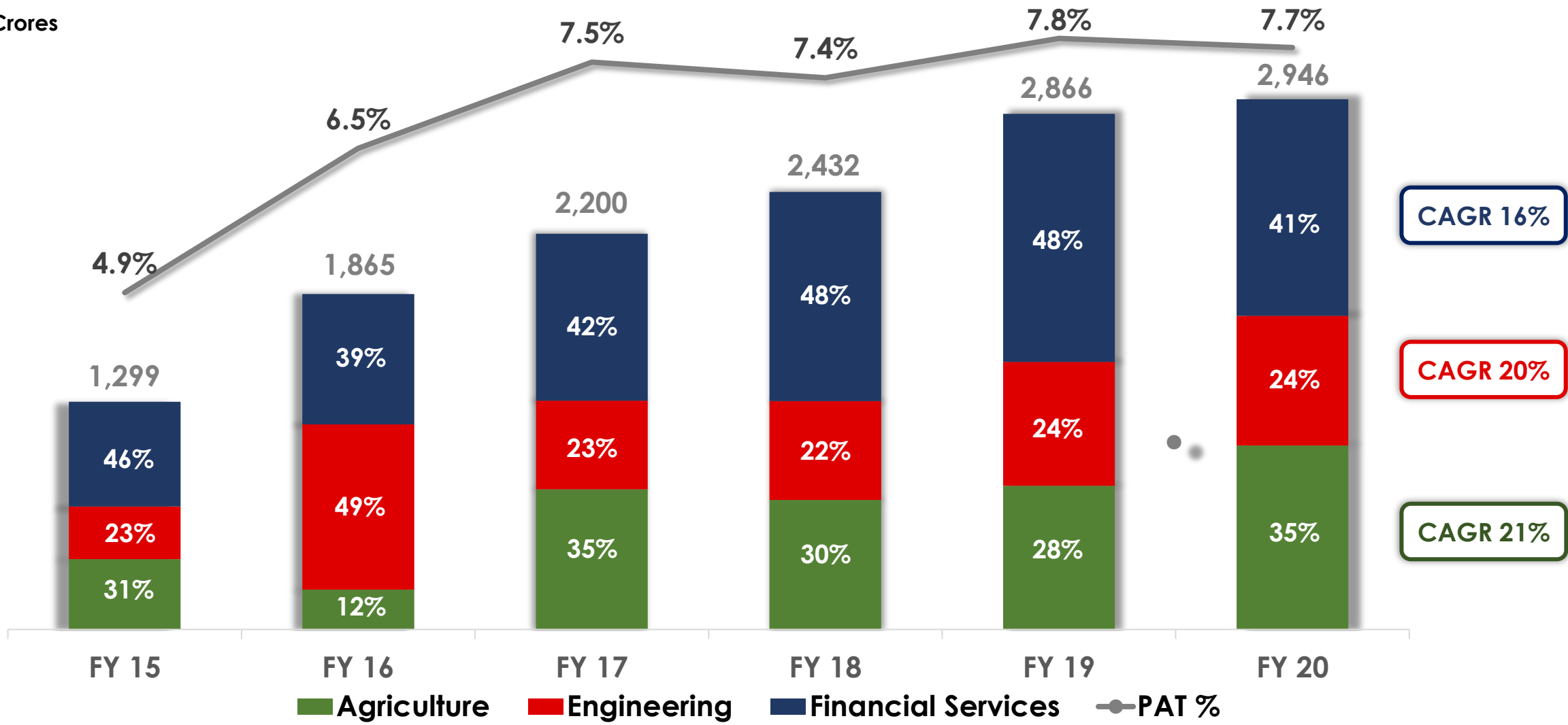


Profit After Tax – Murugappa Group



CAGR 18%

Rs. Crores



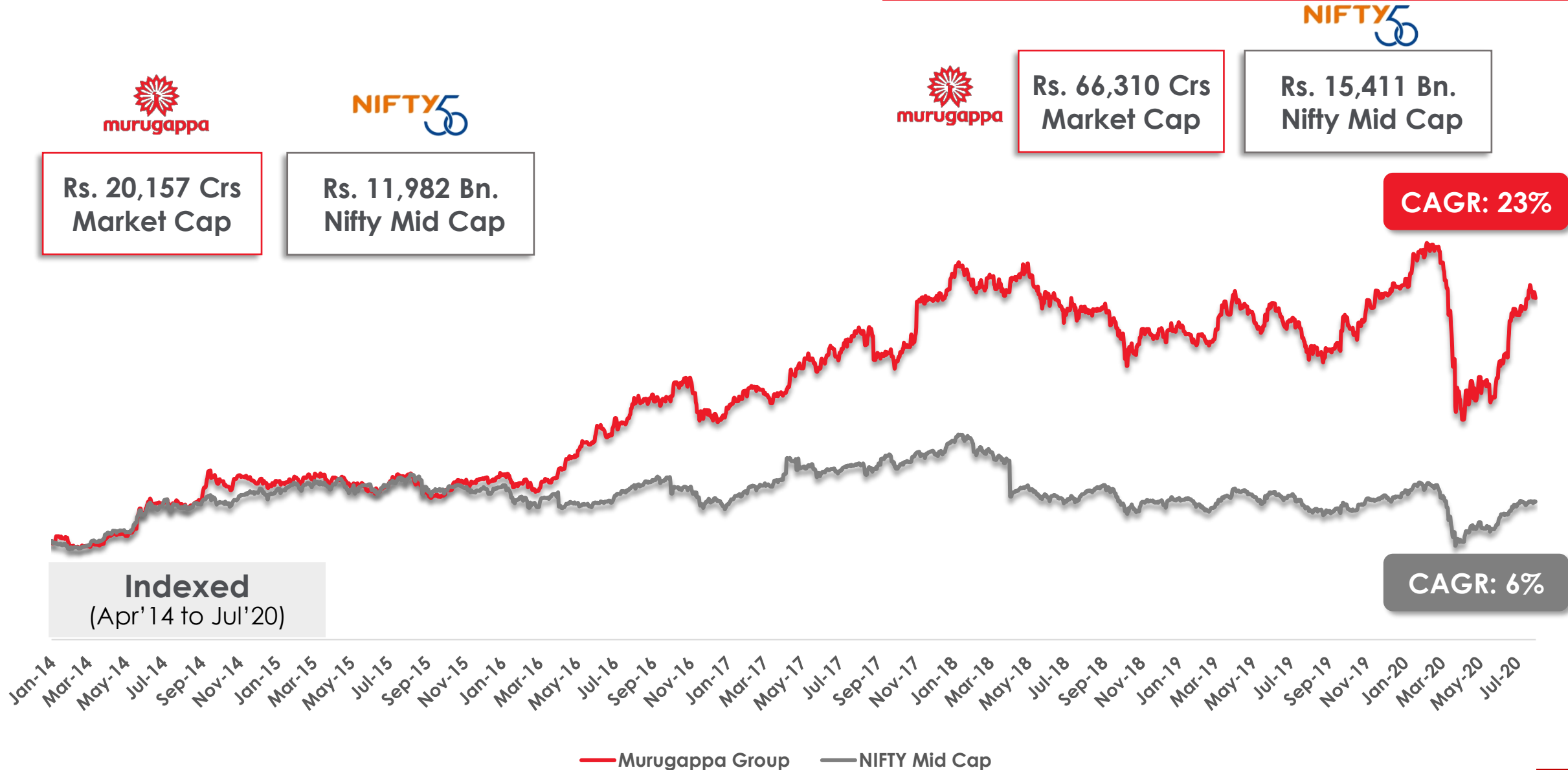
Note 1: Financial Services PAT is after:

a) In CIFCL, additional provision to cover contingencies due to COVID-19 and Macro economic downturn, PAT impact Rs 335 Cr in FY 20

b) In Chola MS against bond impairment and reversal of interest, PAT impact Rs 208 Cr in FY 20 and Rs 33 Cr in FY 19

Note 2: FY 16 PAT of Engineering includes Rs. 550 Crs from part stake sale of Insurance business

Group Market Capitalisation



Note: Listed companies of the Murugappa Group

Section 02

Company Highlights

**A portfolio of progress
built through organic
and inorganic growth**

01	Agriculture	
02	Engineering	
03	Financial Services	

01	Agriculture	
02	Engineering	
03	Financial Services	

Coromandel International Ltd.

2nd largest phosphatic player in India

Revenue
Rs. 13,091 Cr.
(-0.5% de-growth)

Market Cap
Rs. 16,001 Cr.
(8% growth)

Manufacturing Locations
20

Partnerships

- FOSKOR FOSKOR (PTY) LTD., South Africa
- Groupe Chimique Tunisian, Tunisia
- SQM Sociedad Quimicay Minera



Coromandel
FUTURE POSITIVE



NPK Fertilisers, Single Super Phosphate



Crop Protection – Chemicals & Bio*



Specialty Nutrients – Water Soluble Fertilisers, Micro Nutrients



Organic Fertilisers



Mana Gromor Centres – Agri Retail venture

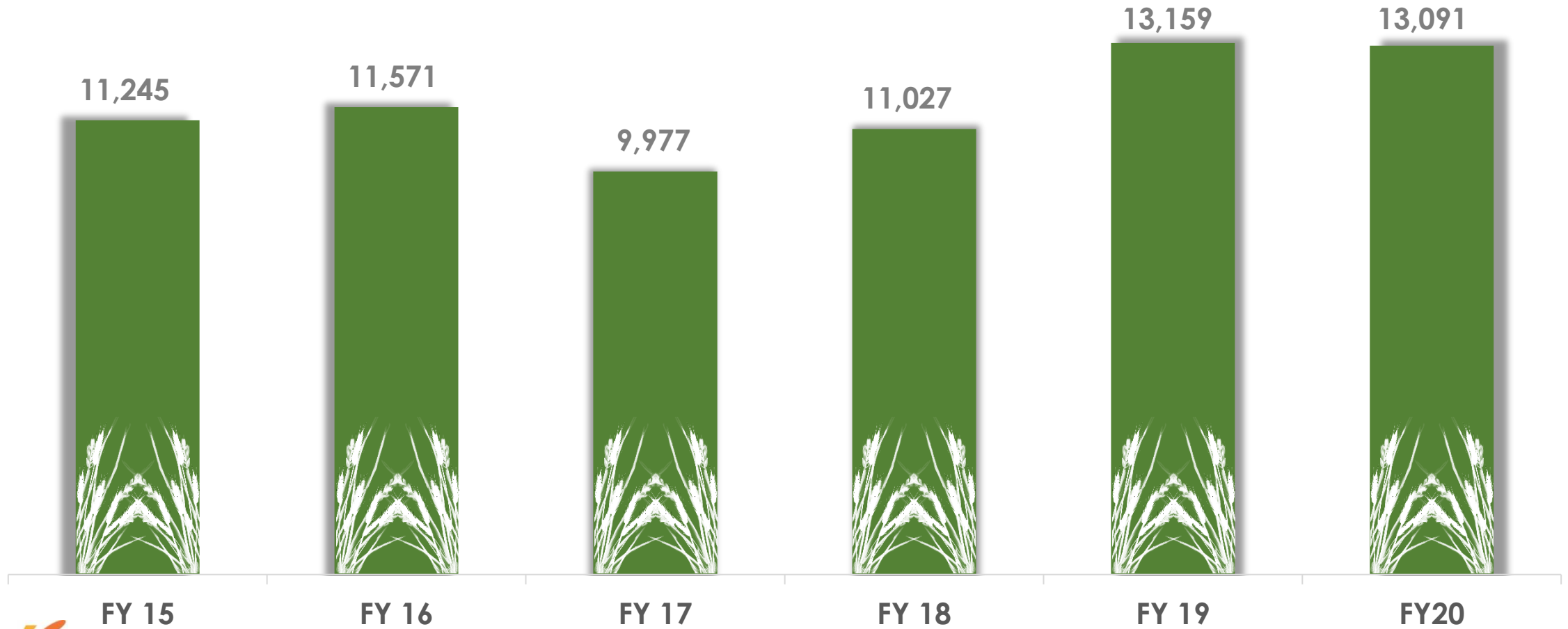


Services – Farm mechanisation, farm credit, crop insurance

Net Sales

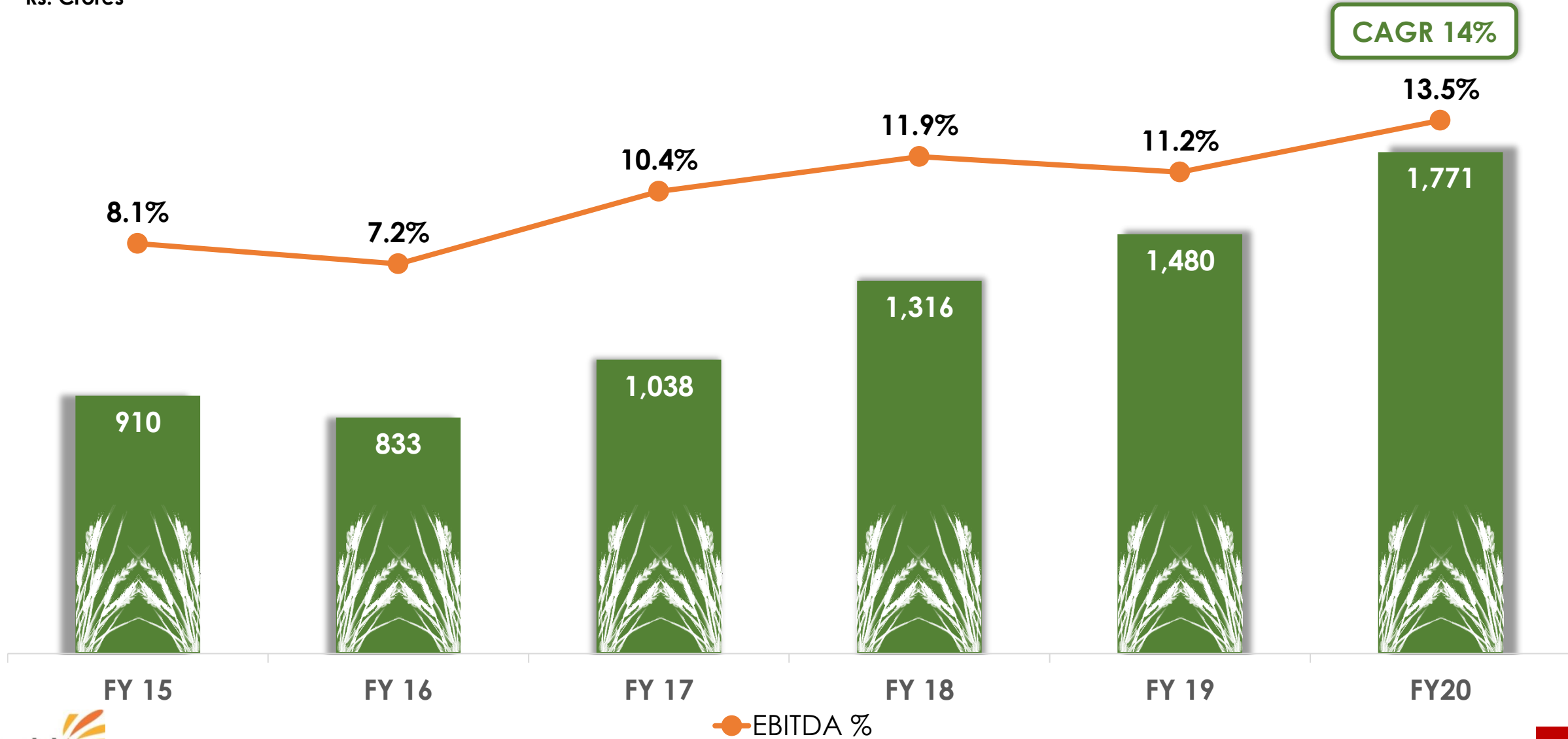
Rs. Crores

CAGR 3%



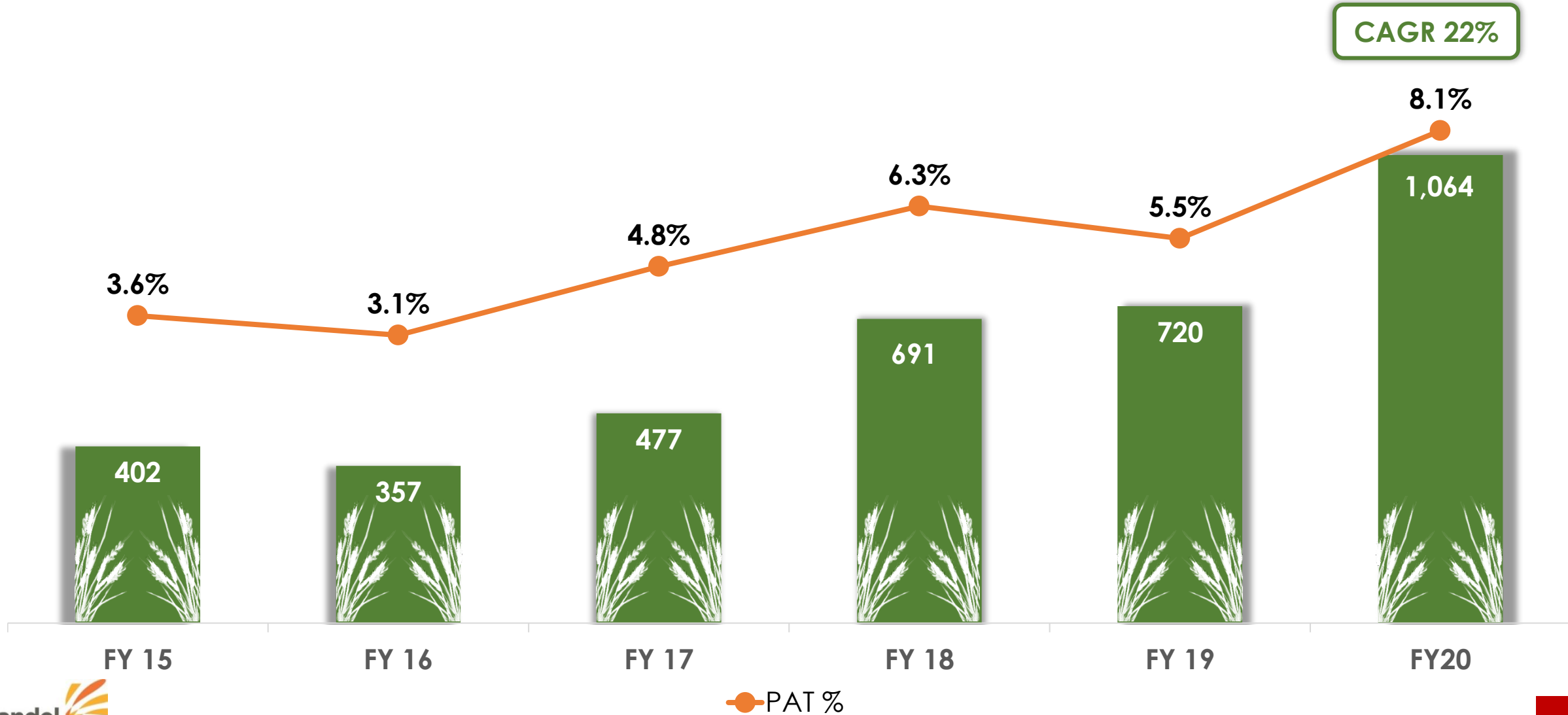
EBITDA

Rs. Crores



Profit After Tax (PAT)

Rs. Crores



EID - Parry (India) Limited

Largest sugar manufacturer in South India

Revenue
Rs. 3,967 Cr.
(21% growth)

Market Cap
Rs. 2,461 Cr.
(-32% de-growth)

Manufacturing Locations
15

Partnerships




Sugar, Co-gen & Distillery



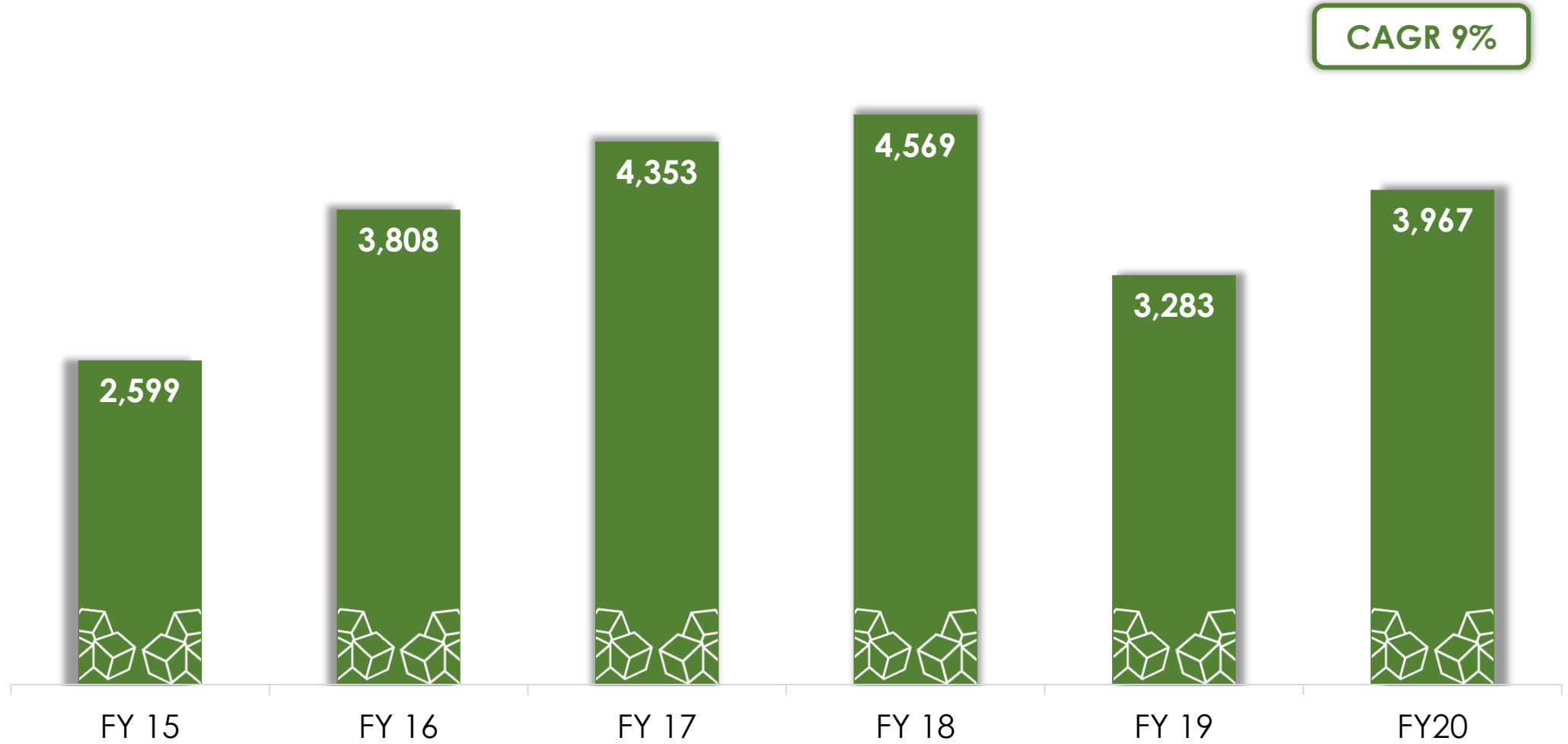
Nutritional Health Supplements



Port-based Parry Sugar Refinery in Kakinada

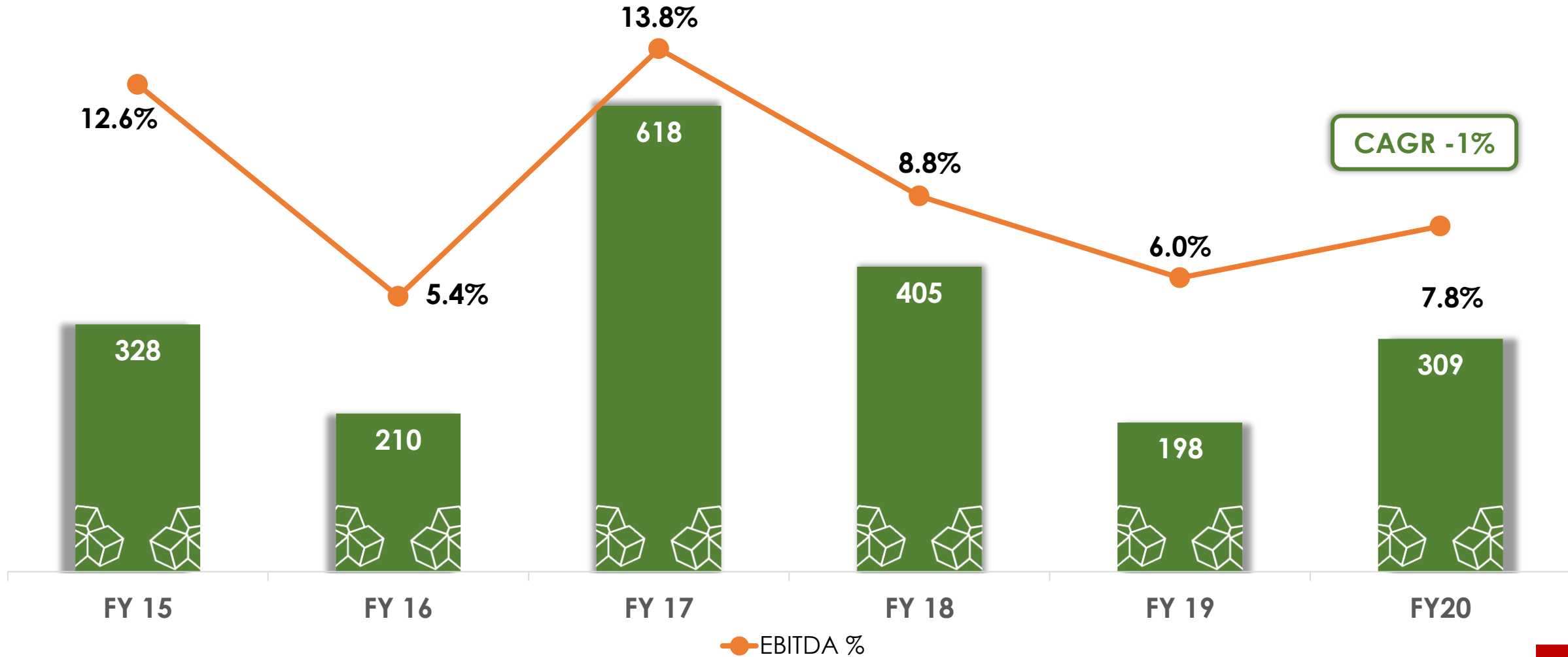
Net Sales

Rs. Crores



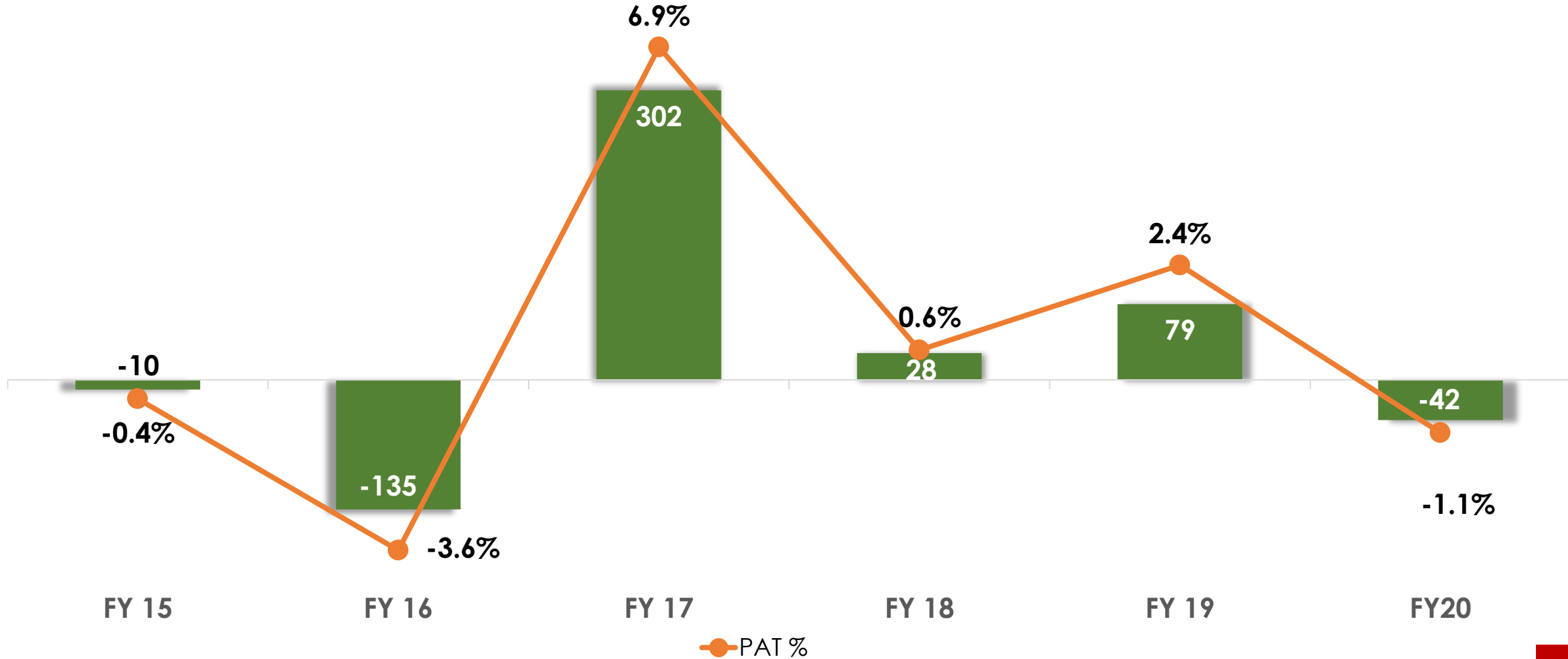
EBITDA

Rs. Crores



Profit After Tax (PAT)

Rs. Crores



01	Agriculture	
02	Engineering	
03	Financial Services	

Tube Investments of India Limited

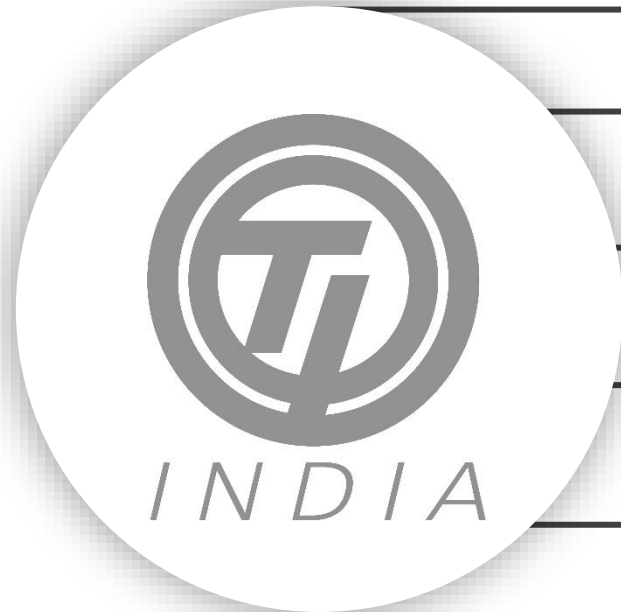
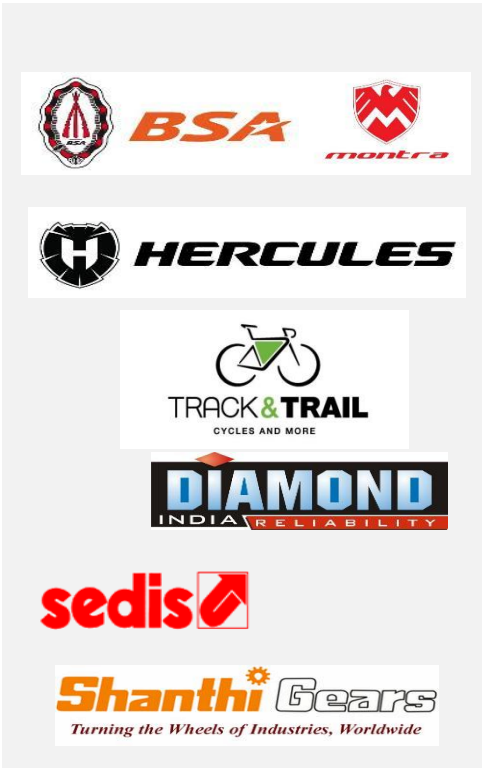
Largest manufacturer of cold drawn welded steel tubes in India

Market leader of transmission chains in India & 2nd largest manufacturer of cycles transmission chains in India

Revenue
Rs 4,520 Cr.
(-17% de-growth)

Market Cap
TII
Rs 5,146 Cr.
SGL
Rs 503 Cr.

Manufacturing Locations
21



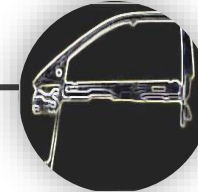
Tube Products of India (TPI)



TI Cycles of India (TICI)



Industrial Chains (IC)



Metal Formed Products Division (MFPD)



Shanthi Gears Ltd. (SGL)

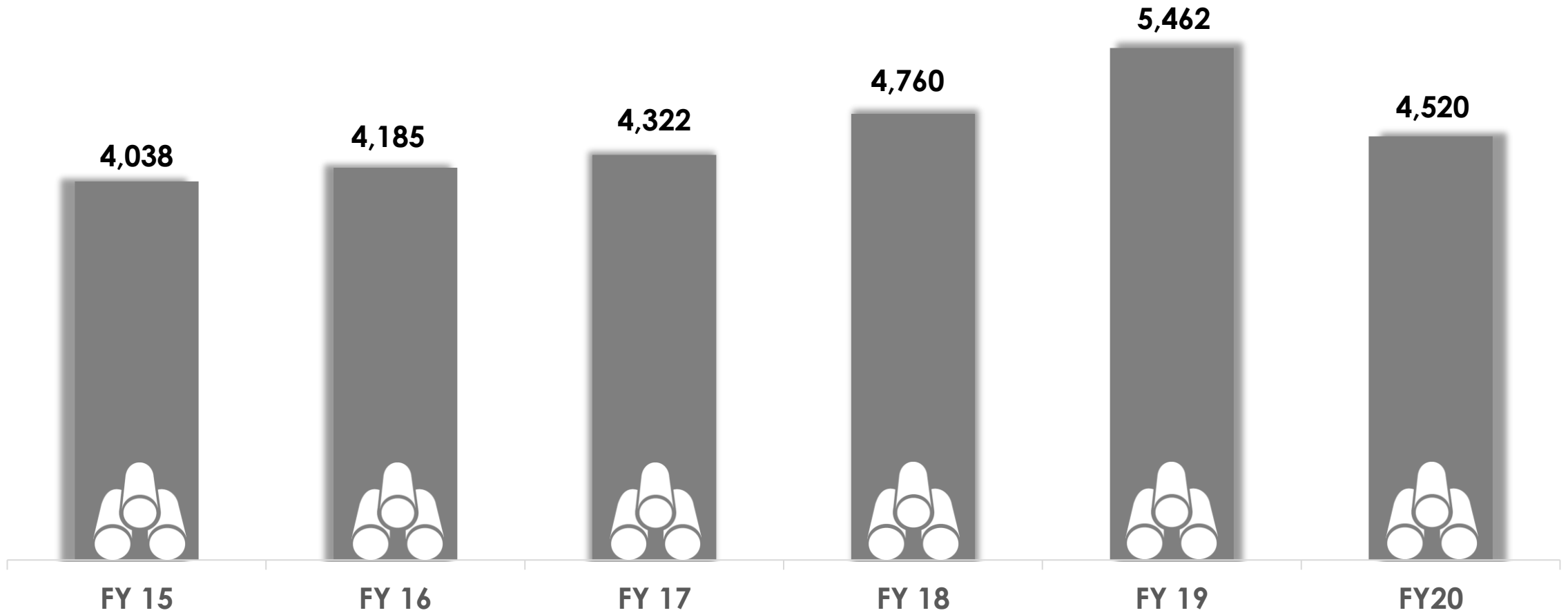


SEDIS Group, France

Net Sales

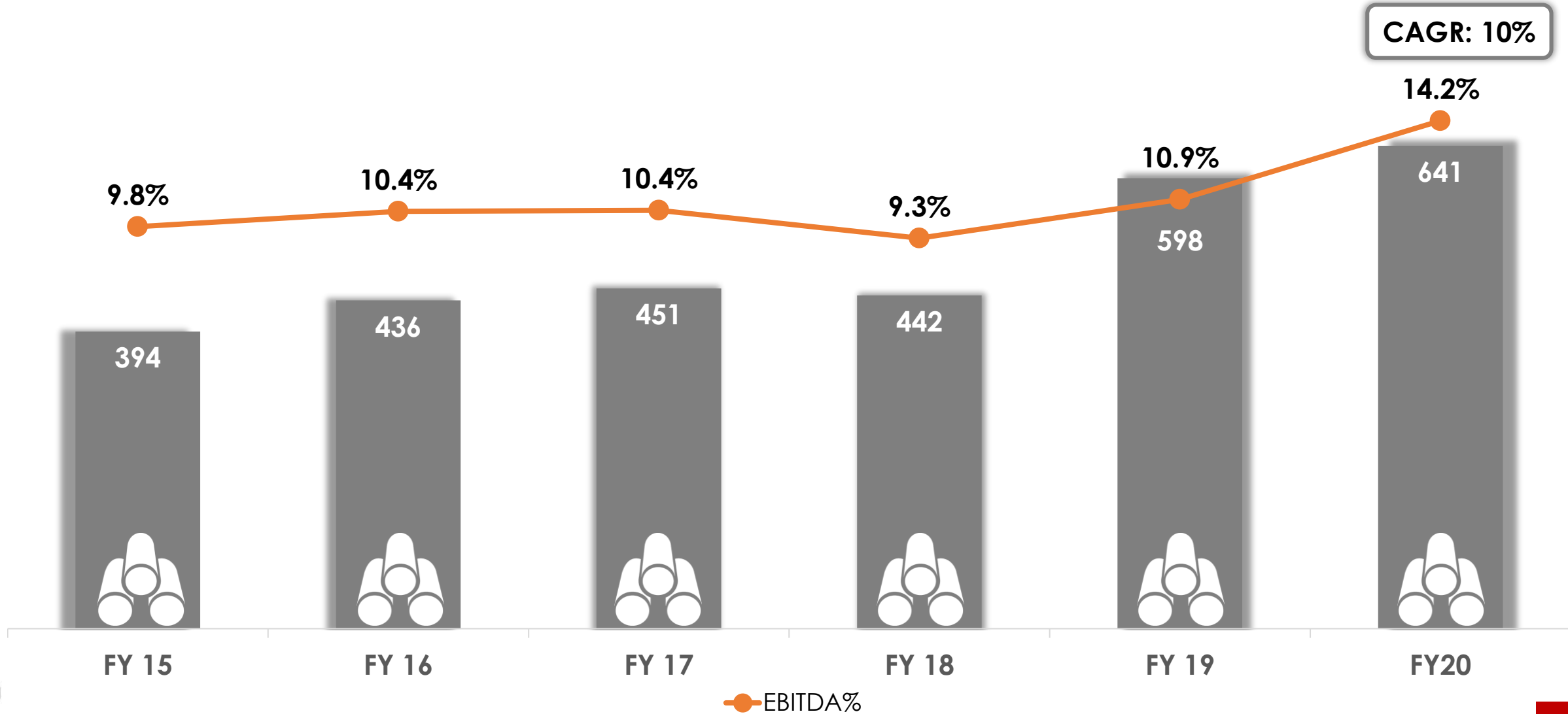
Rs. Crores

CAGR 2%



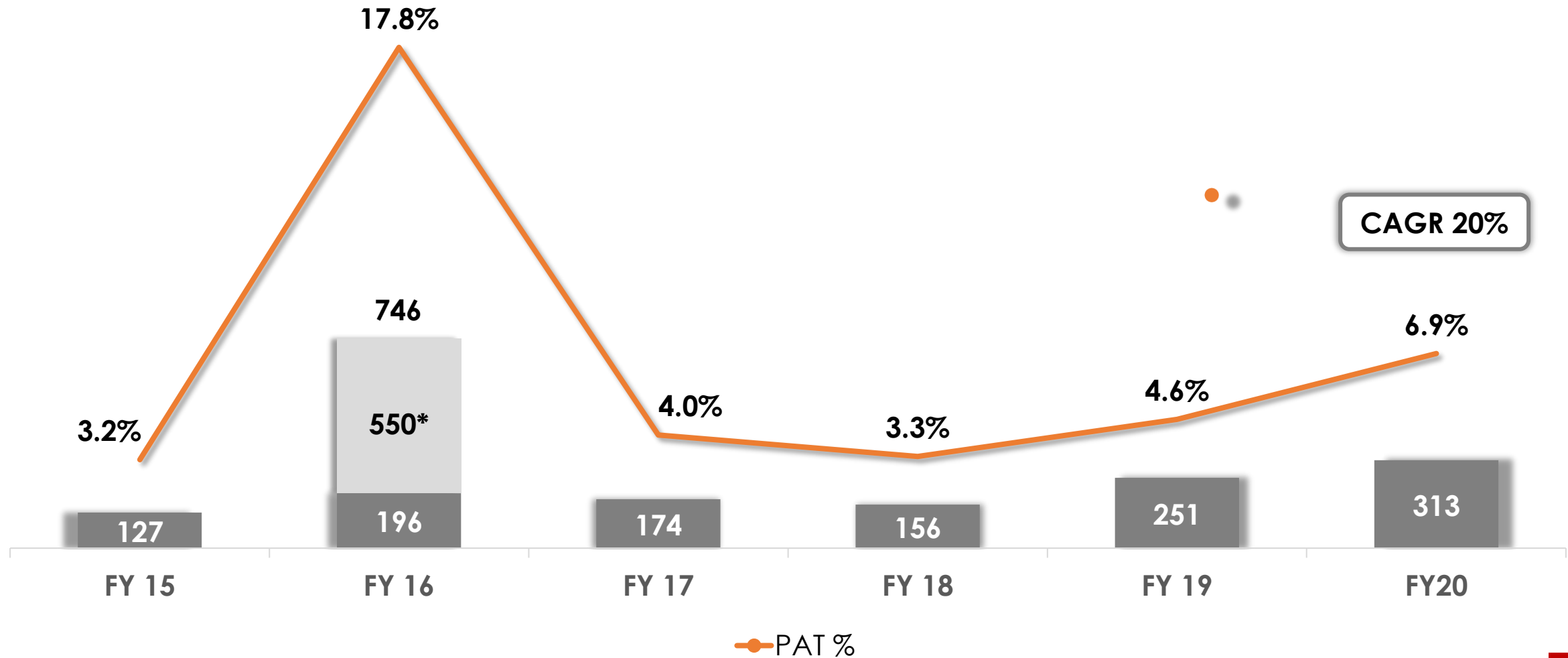
EBITDA

Rs. Crores



Profit After Tax (PAT)

Rs. Crores



* FY 16 PAT includes Rs. 550Cr from part stake sale of Insurance business

Carborundum Universal Limited

Largest Electro-Minerals & Abrasives player in India	Globally 2 nd manufacturer of Metallised Cylinders & Largest Silicon Carbide player in Russia	Revenue Rs 2,569 Cr. (-3% de-growth)	Market Cap Rs 4,205 Cr. (-46% de-growth)	Manufacturing Locations 20
--	--	--	--	-----------------------------------

Partnerships



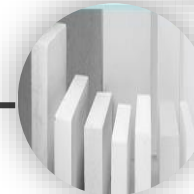
Coated Abrasives, Bonded Abrasives, Super Abrasives



Sintered Aluminum Oxide & Silicon Carbide



Industrial Ceramics (IC), Bio-Ceramics

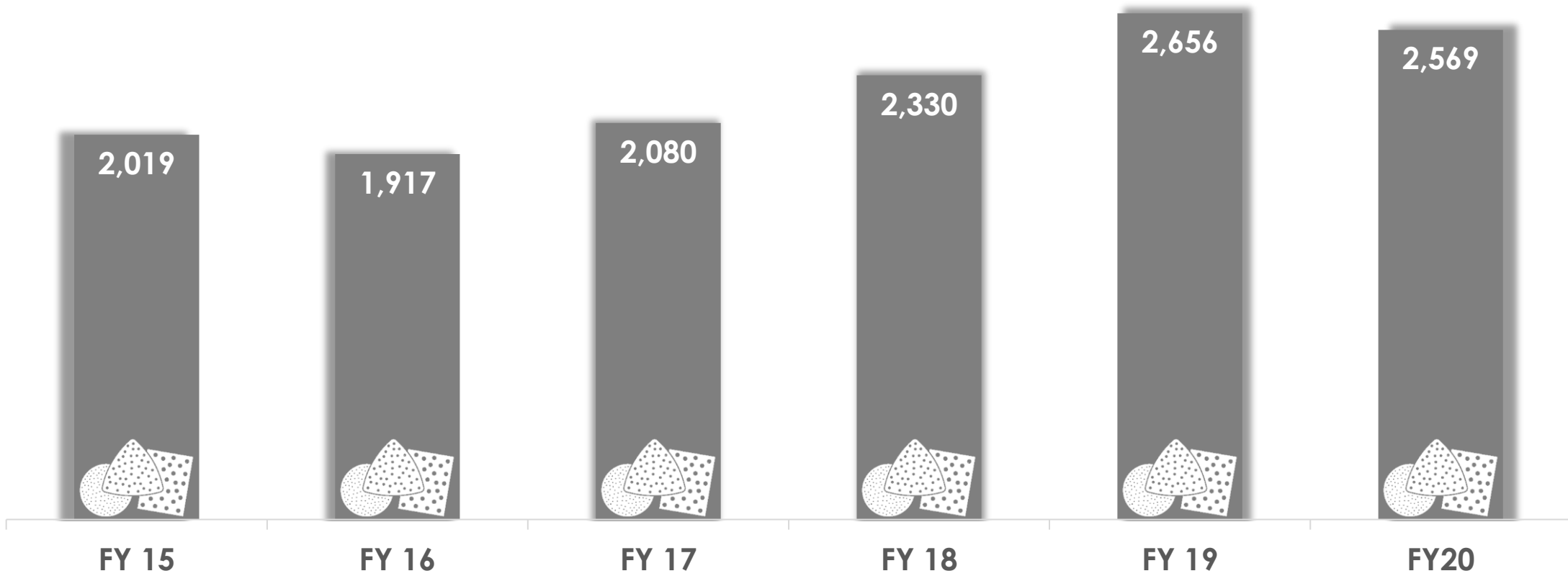


Super Refractories, Anticorrosion products

Net Sales

Rs. Crores

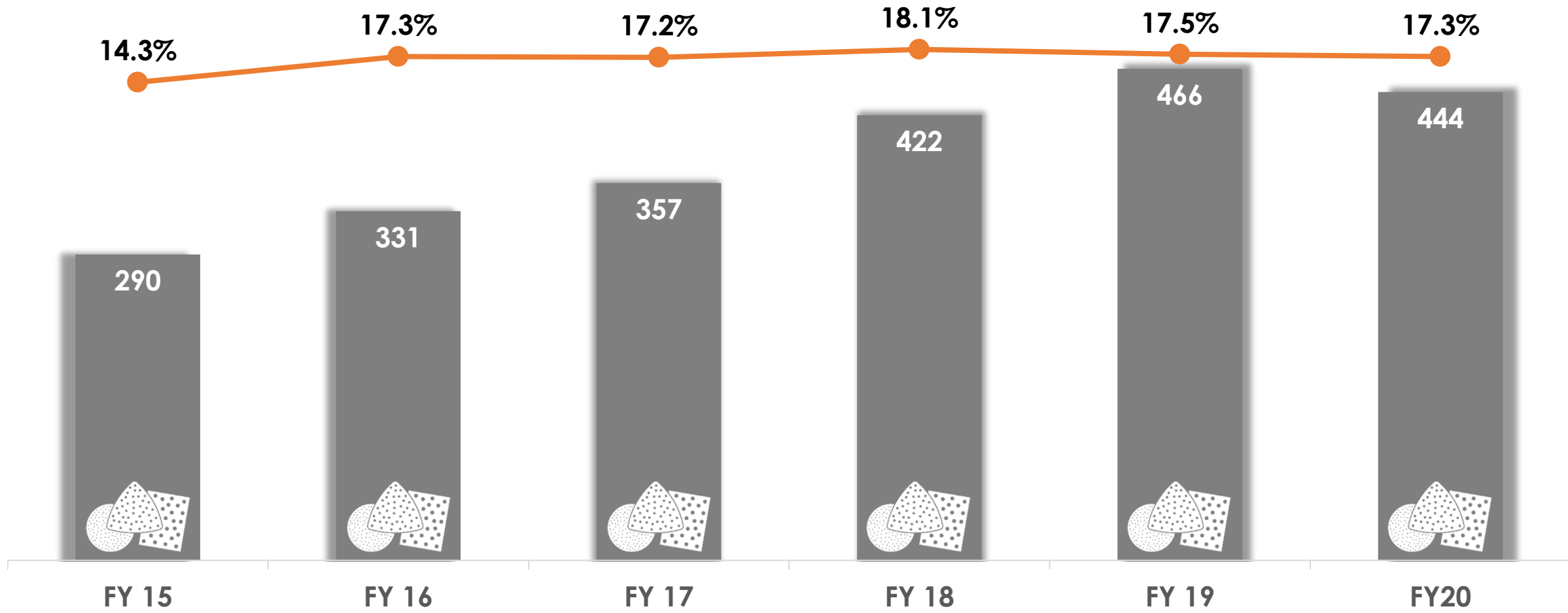
CAGR 5%



EBITDA

Rs. Crores

CAGR:9%

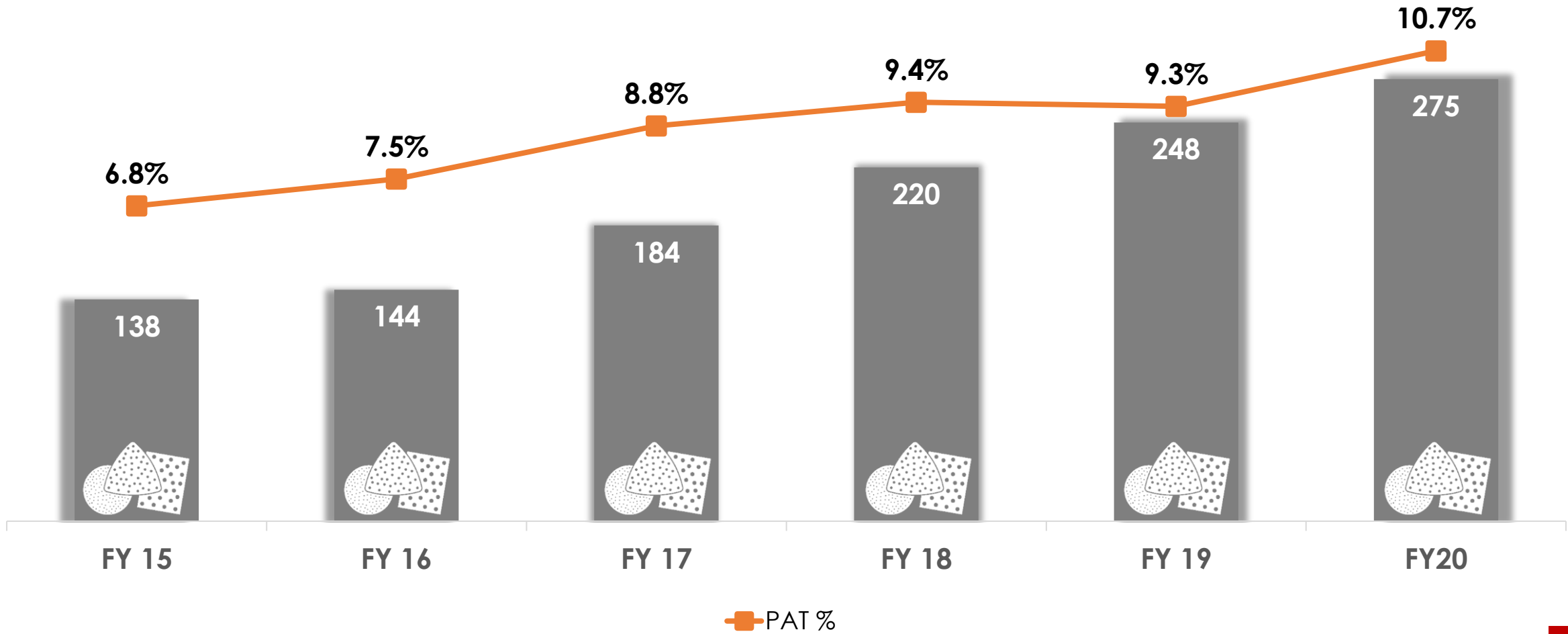


● EBITDA %

Profit After Tax (PAT)

Rs. Crores

CAGR 15%



Diversified Business Group

Parry Agro and New Ambadi (Plantations)

- Tea Plantations
- Rubber Plantations



Ambadi

- Home furnishings supplied to global brands



Parry Enterprises India Ltd

- Marketing of food intermediaries, travels

Coromandel Engineering

- Construction and Property Development



01	Agriculture	
02	Engineering	
03	Financial Services	

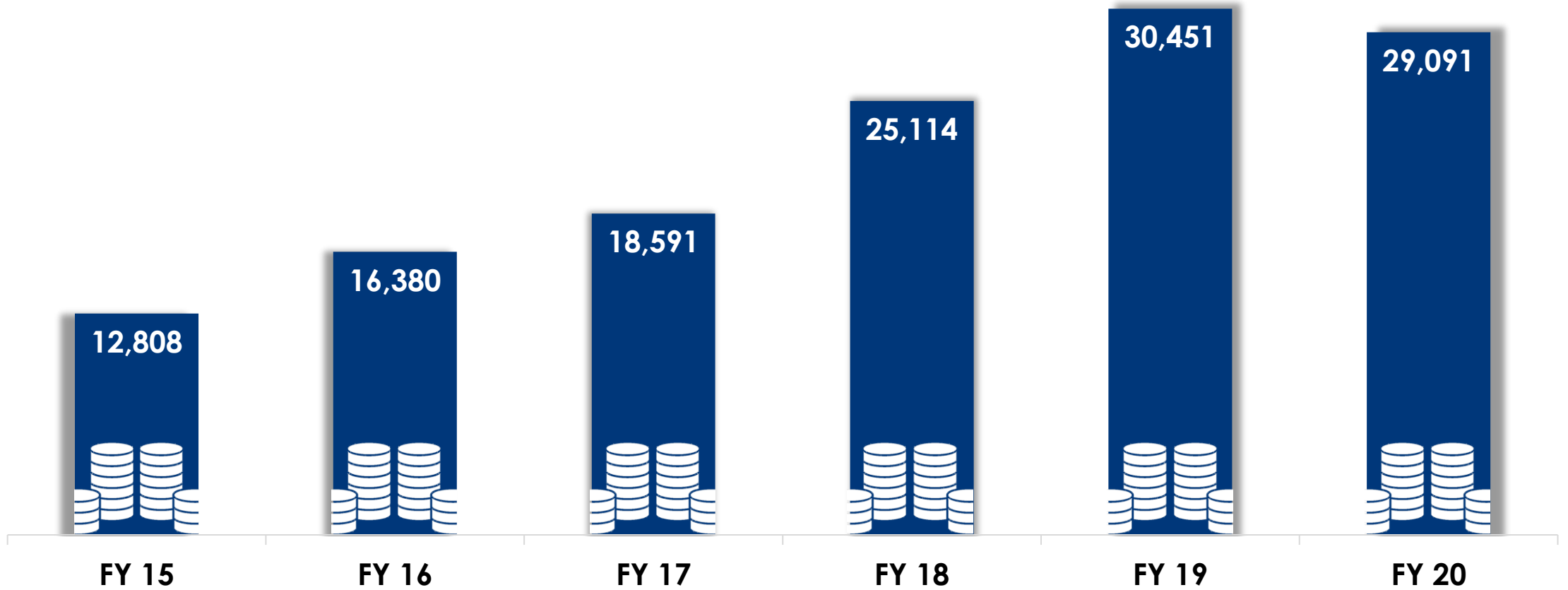
Cholamandalam Investment and Finance Company Limited



Disbursement

Rs. Crores

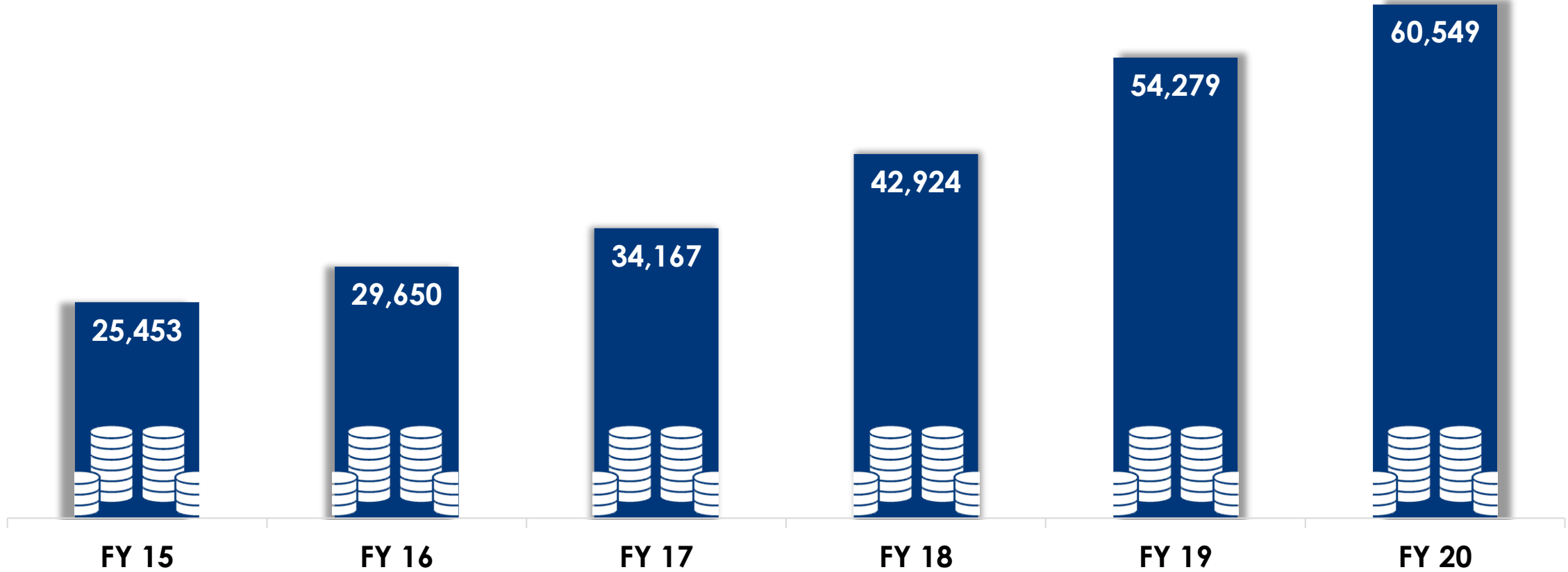
CAGR 18%



Assets Under Management (AUM)

Rs. Crores

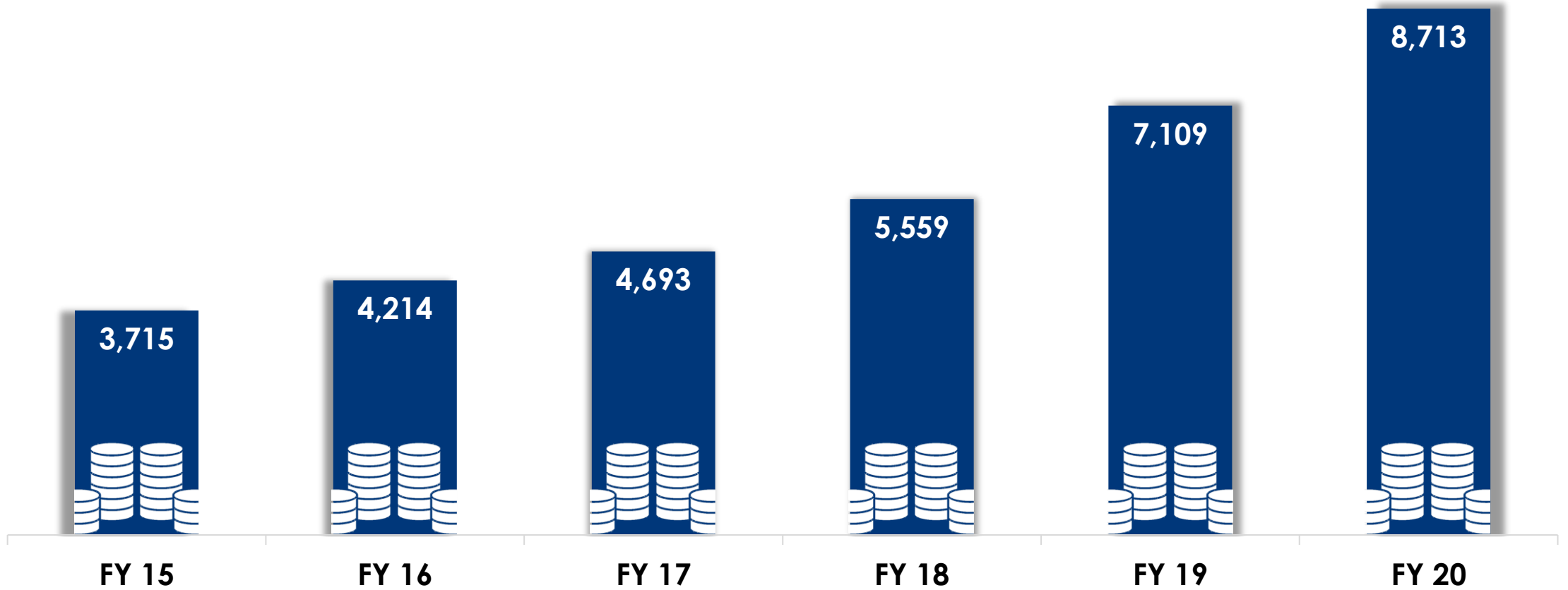
CAGR 19%



Net Income

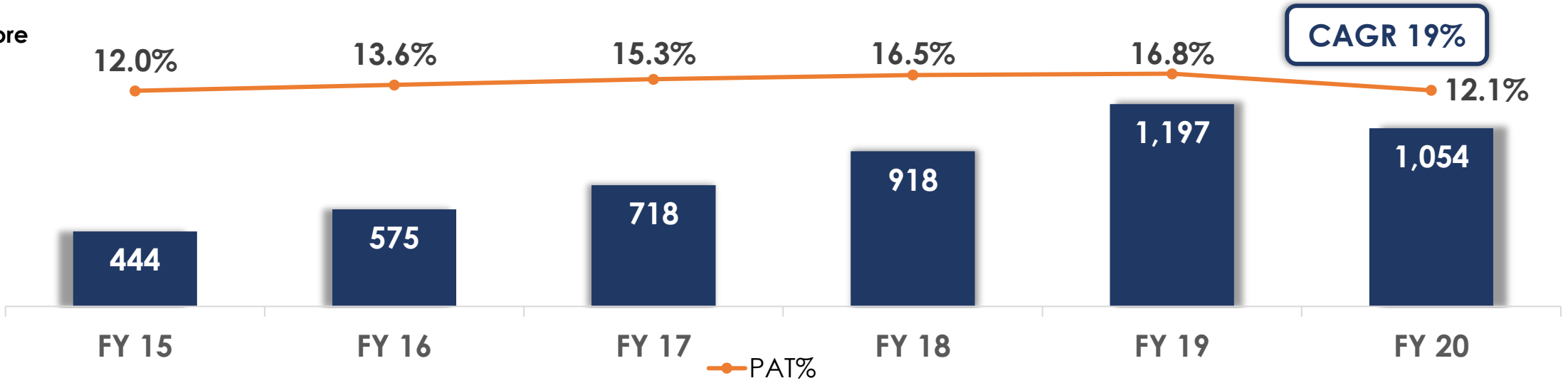
Rs. Crores

CAGR 19%

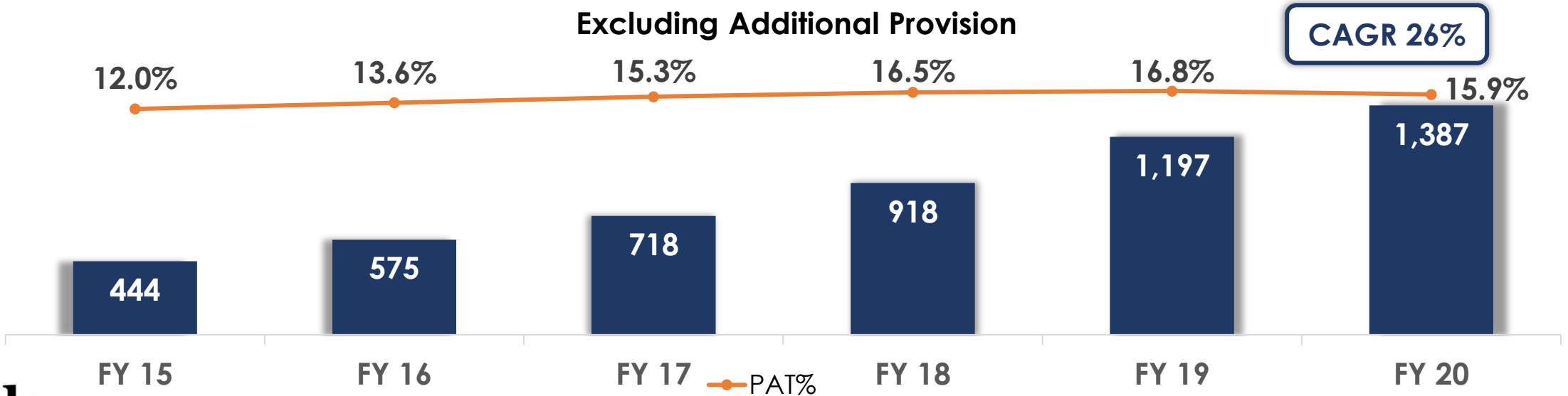


Profit After Tax

Rs. Crore



Excluding Additional Provision



Cholamandalam MS General Insurance Company Limited

JV with



Mitsui Sumitomo Insurance

GWP

Rs. 4,398 Cr.
(-1% de-growth)

Investment
book size
Rs. 9,079 Cr.
(19% growth)

Branches
across India
135

Banca Partners



Motor - Own
Damage



Motor - Third
Party



Fire, Property,
Marine

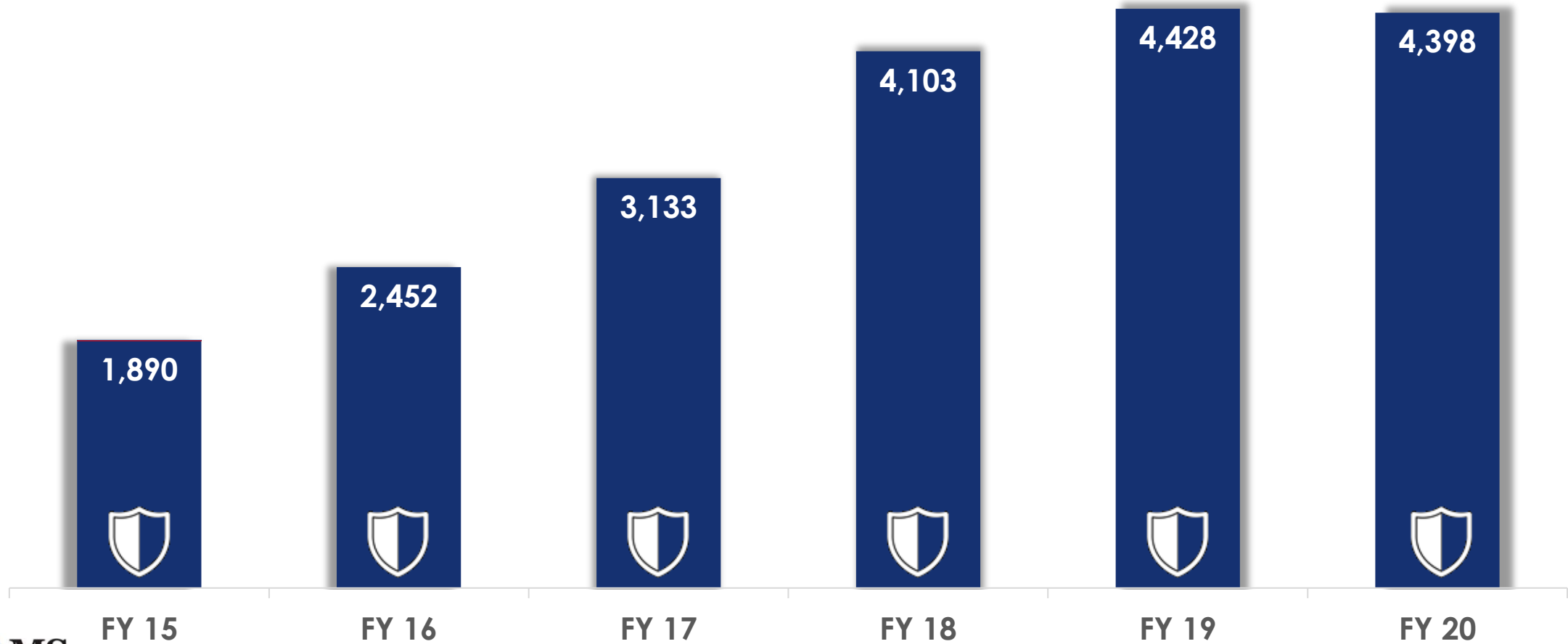


Health & Accident

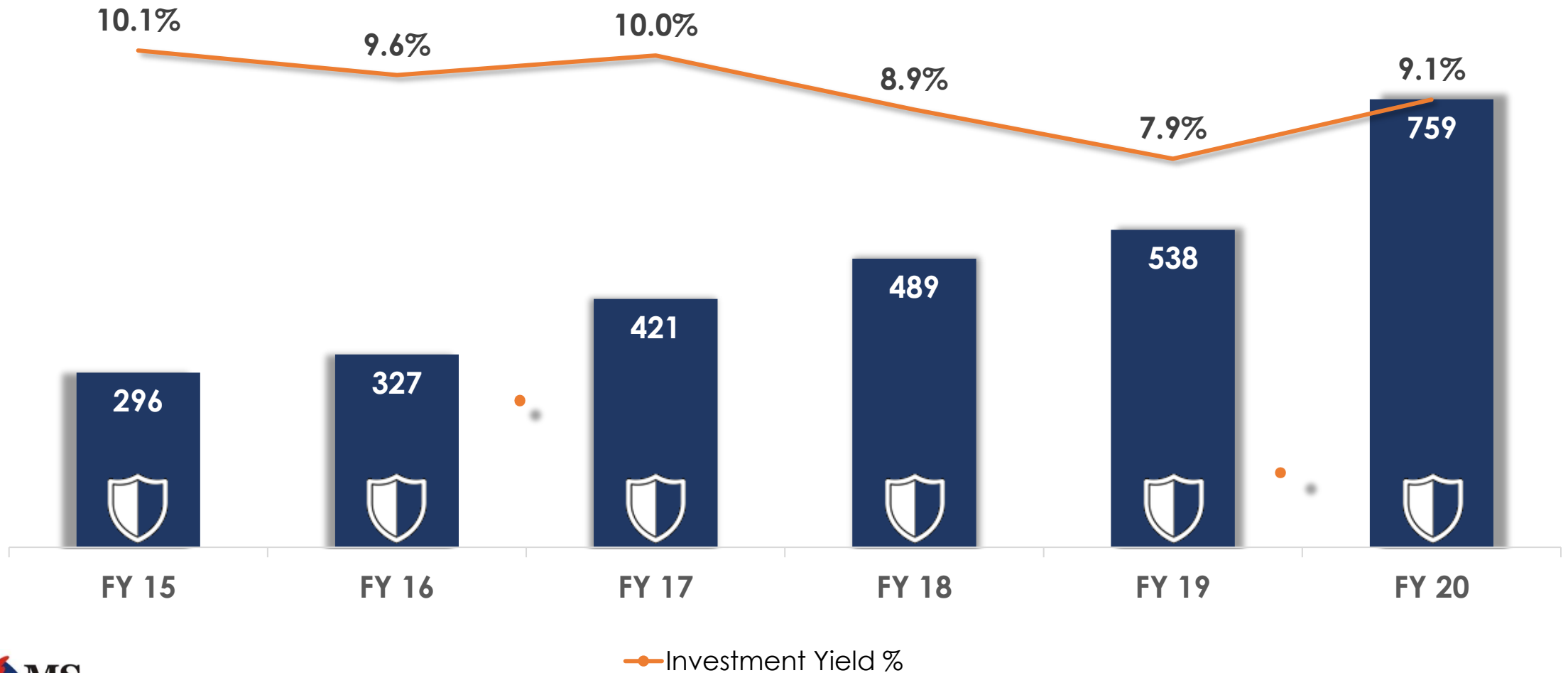
Gross Written Premium (GWP)

Rs. Crores

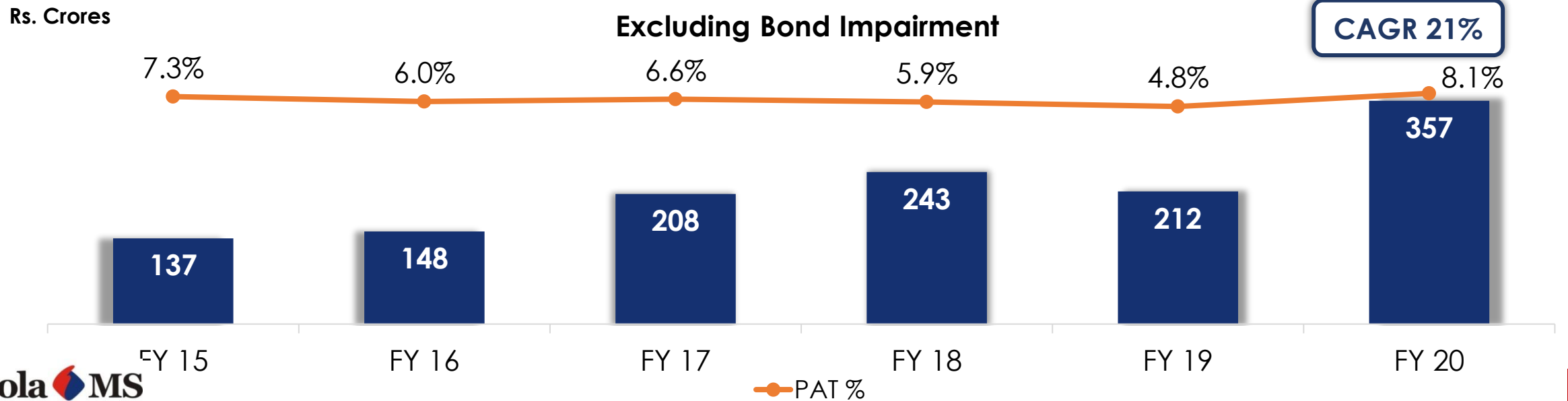
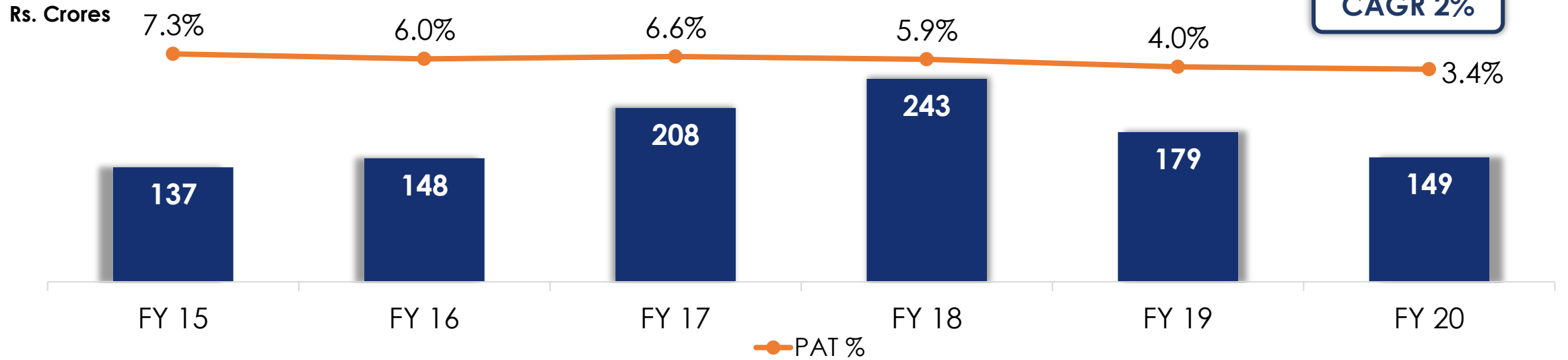
CAGR 18%



Investment Income & Yield



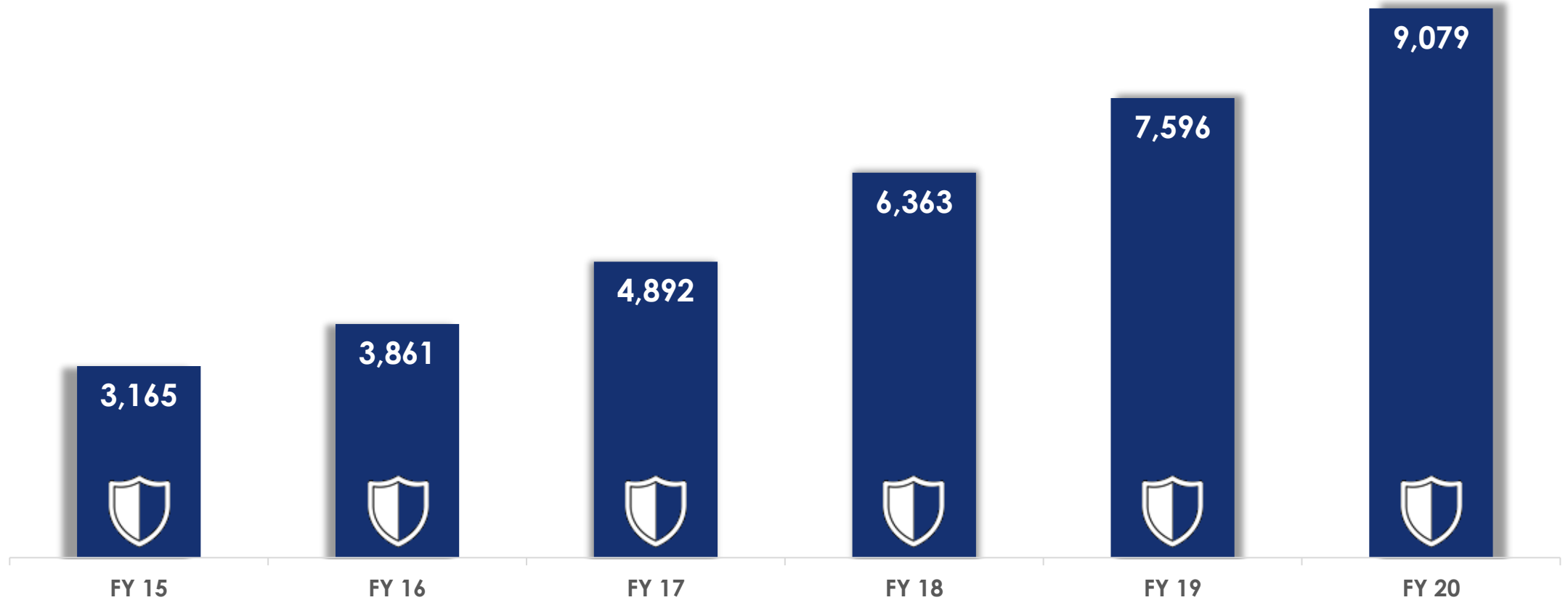
Profit After Tax (PAT)



Investment Book Size

Rs. Crores

CAGR 23%



Section 03

Possibilities of the Future Research & Development



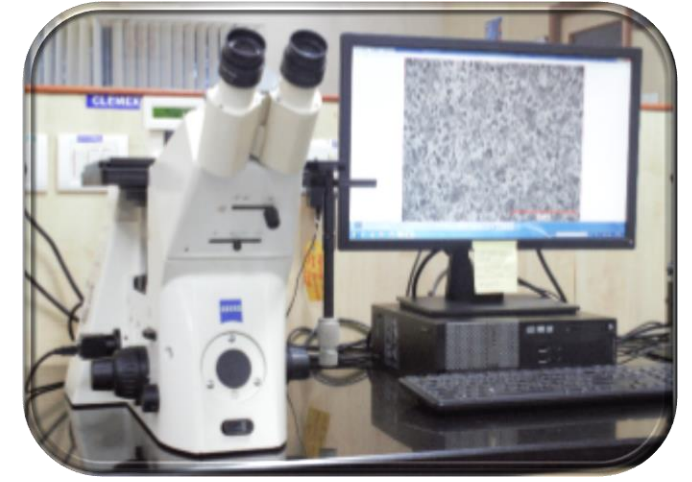
Research & Development



R&D Centre, Vizag



18 DSIR Labs



Corporate Technology Centre - TII



Sugarcane R&D



Material Science - CUMI

Working with Academia



IIT - Madras

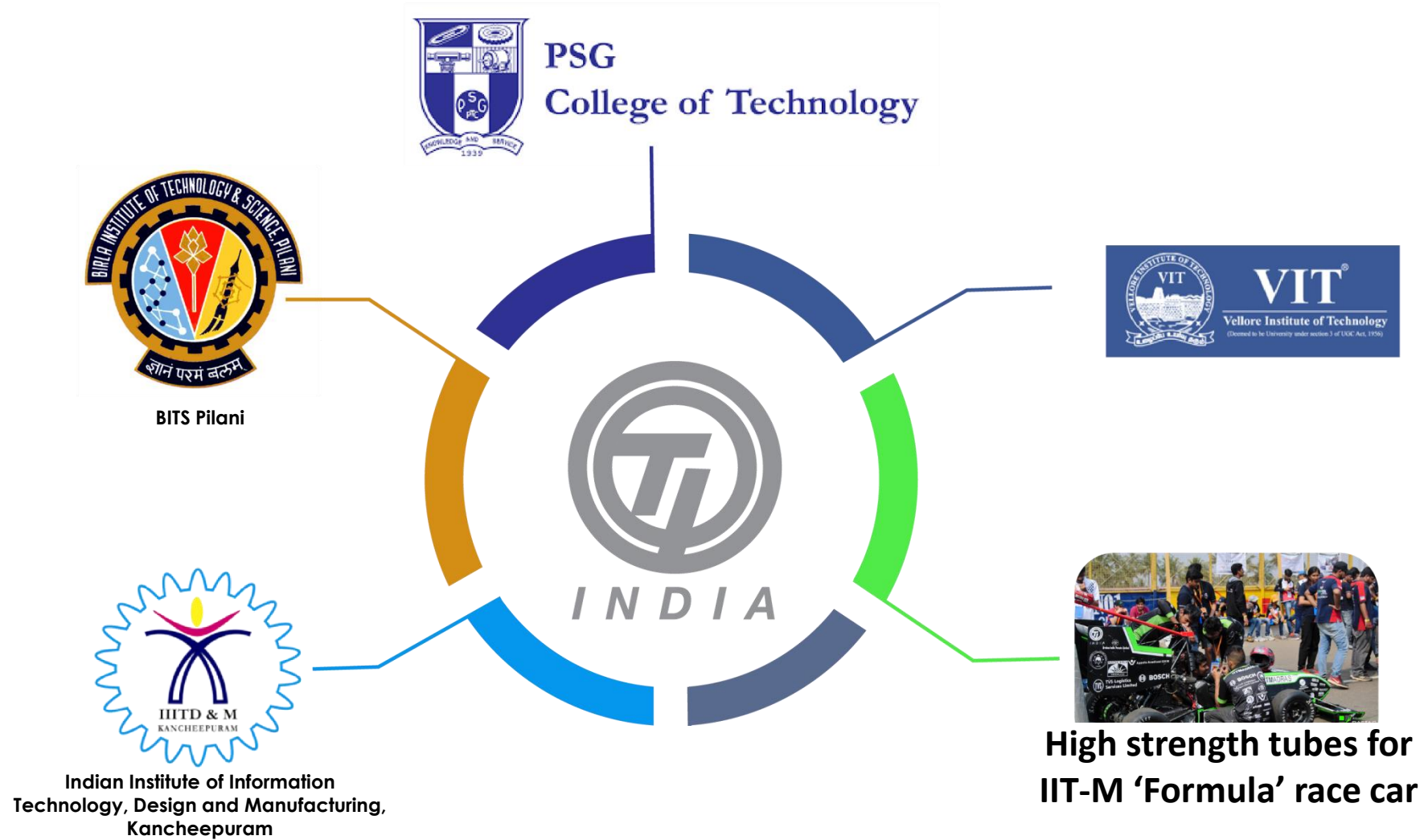


Tamil Nadu Agricultural University



Tamil Nadu Veterinary and Animal Sciences University

Working with Academia



Section 04

Mahimai*
in practice
- The tradition
of Serving Society



Corporate Social Responsibility

AMM Foundation – Healthcare Initiatives

4 hospitals run by AMM Foundation

8 lakh out-patients and over 11,000 in-patients

New Diagnostic block constructed at Sir Ivan Stedeford Hospital (functional since Apr'18)

Mobile Health Van service in Haliyal (North Karnataka), Sarigam (Gujarat) and Deckiajuli (Assam)



AMM Foundation – Education Initiatives



4 schools and 1 Polytechnic College (~10,000 students, of which 7,000 belong to marginalised communities)

AMM Murugappa Chettiar Centenary Scholarships (full fee) for 218 economically backward students

Mobile Science Van - facilitated science education in 44 govt. and govt-aided schools in Sivagangai and Pudukottai district

Murugappa Science Centre reaches out to 15 govt. and govt.-aided schools in Sivagangai and Pudukottai districts and had a total of 15,000 student exposure

Company CSR initiatives



TII's - Basic Training Centre (BTC)

131 trainees underwent skill & technical training at Avadi in FY20



CUMI's Centre for Skill Development

Currently 196 trainees are undergoing skill & technical training at the Hosur & Edapally



A birds paradise within our Kakinada plant

Once a marshy water-logged area, has today transformed into a serene, lush green-belt proving to be an ideal habitat for diverse species of birds while greatly contributing to biodiversity and conservation of the ecosystem.

Home to over 100 bird species including 24 long-distance migratory species.

Company CSR Initiatives



Launched in March 2019, #JaldiKyaHai is a road safety initiative against over-speeding, by Chola Finance. Using social media, they promoted the message – ‘drive safe’ through a series of multilingual social awareness films. The campaign hopes to bring about a change in the behaviour of road users and make roads safer. This campaign has since garnered over 30 million views across social media platforms and 41 million listeners across 16 states and 32 cities.

The Spirit of the Murugappa Group

These **five lights** guide us
as we navigate through professional
and personal decisions.

The light of
INTEGRITY
that gives us the courage to
always do the right thing

The light of
RESPONSIBILITY
that gives us the humility to
think about the world around us

The light of
PASION
that provides us with
the desire to win

The light of
RESPECT
that inspires people
around us to perform

The light of
QUALITY
which makes us
dream of excellence



murugappa

Thank You